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THE RAND-McNALLY
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THE NATIONAL BANK REDEMPTION AGENCY.

Should the Lovering or some similar bill, designed to place our currency system upon a more scientific footing, ever become a law, the question of bank-note redemption will be as important as any growing out of the changes required.

The problem of how to provide an elastic currency is partially solved when banks are permitted to issue their notes to a limited extent, with no other security therefor than the assets of the bank and a reasonable general safety fund. There will be sufficient incentive favoring the issue of notes under these more liberal conditions, and it is easily to be recognized that banks will avail themselves under the new order of things of much larger note issues, instead of issuing, as they do now, barely 50 per cent of the amount of notes they are entitled to issue under the law. But the more serious part of the problem is how to provide measures sufficiently repressive to induce the return and redemption of notes in order that there may be no redundancy in circulation at times when they are not needed by the business and trade of the country. The new system will be a failure if the power of expansion and contraction is not well guaranteed, and especially a failure if the means of redemption are inadequate or unscientific. Doubtless from among the many able and serious students of the question will come some one or more suggestions of practical value looking to a contraction of bank note circulation in a perfectly automatic way. Something will in due season be devised whereby it will be to the individual banker's interest in times when there is little demand for his notes to secure their return.

In the meantime, what could be more profitable to banks and bankers than that they should understand something of the details of present bank-note re-

demptions. It is doubtful if many have a complete understanding of the accurate system by which present redemptions are accomplished. There is an office in the Treasury Department, known as the National Bank Redemption Agency. It is an admirably managed bureau and the expenses for its maintenance are distributed *pro rata* among the banks whose notes are presented for redemption. The workings of this office, with some description of minute details, may not be greatly interesting to the popular reader, but they should be to all those who have to do with accounts, and especially to bankers who have dealings with the agency.

When the national banking system was inaugurated, little attention was given to the question of bank-note redemption. There was an almost utter absence of system, and as early as 1864, Hugh McCullough, Comptroller of the Currency, declared that there were too many points at which banks could redeem their notes. He recommended that all, with the exception of those in Philadelphia and Boston, should redeem in New York. The law as it then stood provided for the redemption of national currency in the cities of St. Louis, Louisville, Chicago, Detroit, Milwaukee, New Orleans, Cincinnati, Cleveland, Pittsburg, Baltimore, Philadelphia, Boston, New York, Albany, San Francisco and Washington. From 1864 to 1874 numerous efforts were made to systematize redemptions by requiring notes to be redeemed at only a few places, but not until 1873 was any mention made of a National Bank Redemption Agency at Washington. In that year Controller Knox reported that he had received many letters from officers of national banks suggesting that a division be organized in his office for assorting and redemption of mutilated currency of the national banks, the expense to be borne *pro rata* by the banks whose notes are transmitted to the Controller's office for that purpose. The Controller declared his willingness to undertake the work of purifying the bank currency then in circulation if the proper force should be provided at his command, and he promised that he would endeavor to reimburse to the Treasury the expense thereof by assessment upon such national banks as should avail themselves of the privilege. This recommendation seems to have been the germ of the present Redemption Agency. At all events, the redemption of national bank notes was devolved upon the Treasurer of the United States by an act of Congress approved June 30, 1874. It had, however, previously been the practice of banks to send worn-out notes to the Controller of the Currency for destruction and reissue, but redemptions of that kind did not bring about redemption of current notes and their return to the banks of issue, nor were redemptions sufficiently active to keep the currency clean, as shown by the fact that the first year's redemptions of the Redemption Agency were made up almost entirely of uncurrent notes, so that all that was accomplished was the mere renewal of wornout notes. The labor of assortment and expense of transportation were probably the main reasons why notes were not presented more frequently for redemption.

This law of 1874 repealed the provision in the National Bank Act requiring banks to carry a reserve against their circulating notes for redemption purposes.

In lieu thereof they were required to maintain in the Treasury of the United States a five per cent fund of lawful money for the redemption of their notes, and were allowed to count this fund as a part of their lawful reserve against deposits. The system in vogue at the present day is practically the same as that of the first organization in 1874. Experience has resulted in greater economy, of course, and it does not cost so much now as at the beginning to effect redemption. For the first five years of the agency's existence there was an average of 106 clerks employed, but in the past twenty years the average has been only 56. The present regulations governing the redemption of national bank notes, which, with few exceptions, have been in force since the organization of the Agency, permit any holder of national bank notes to send them to the Treasury in sums or multiples of $500 by express at the expense of the Treasury Department for express charges, which charges are included in the expenses of the agency assessed annually on the banks of issue in proportion to their notes redeemed. The banks receive in return for such notes, if they are sent from a place where there is a Subtreasury, a transfer check on the Subtreasury, or returns in United States currency by express at the expense of the consignee for express charges at government contract rates, or returns in silver coin at the expense of the Treasury for express charges. When desired, depositary banks are given credit in account as "transfers of funds" for remittances of bank notes, and the 5 per cent redemption fund may also be credited with the proceeds of such remittances when banks so request. As to the payment of express charges, there have been the following exceptions to the present regulations. During the period between October 1, 1878 and January 13, 1881, and again from November 27, 1893, to July 1, 1896, the express charges on national bank notes which were sent in for redemption were required to be paid by the parties making the remittances. If the charges were not prepaid, the amount was deducted from the remittance at Government contract rates. The first of these periods covers the year prior to and the year following the resumption of specie payments on January 1, 1879. Express charges on United States currency sent in return for national bank notes were paid by the Treasury from the commencement of redemptions by the agency on July 1, 1874, to January 1, 1881. In making returns for national bank notes, the principal exception to the present regulations was between January 1, 1881, and November 1, 1894, when transfer checks were given on Subtreasuries at the convenience of the Treasury, in return for remittances of national bank notes, thus making banker's exchange. Under a modification in 1894 of the terms of the Government contract with the express companies, the making of exchange by the issue of transfer checks was discontinued.

The regulations permit the presentation of notes for redemption by either banks or individuals. Remittances from individuals usually consist of single notes which have been accidentally mutilated and are subject to discount, or in order to get redemption at face value require the submission of satisfactory sworn evidence as to the destruction of the missing portions.

These remittances are ordinarily received by mail, and returns are made by transfer checks or in new United States currency by registered mail.

But practically all of the bank notes received for redemption come through the express companies in sealed packages, and are delivered to the superintendent of the redemption agency in the Treasury building. These packages, with all sums coming from other sources, are delivered to the express clerk and are by him entered in a register, the entry consisting of the name and address of the sender, the amount marked on the wrapper of the package, the date of the sender's advice and the serial number of the remittance. The footing of this register for each day shows the amount received for redemption. A package is delivered by the express clerk singly to a counter, who receipts for it on the register. The counter opens the package, counts the contents, rejecting notes not genuine, puts up the notes, each denomination, and the five dollar notes issued by banks in the city of New York, Boston and Philadelphia, separately, in straps, marked with the remittance number, the amount in the strap, the counter's signature and the date of the count. Each counter prepares a report of the result of his count by filling in a blank form. The notes with this report are then delivered to the first assortment clerk, who verifies the amount, and gives his receipt on a book supplied to the counter. When the count of a package is completed and the money delivered, the counter receives another package, and so on until all the remittances on hand have been disposed of. When a remittance of notes for redemption has been received and counted as described, the counter's report with the sender's letter of advice attached, goes to the settlement clerk, who prepares an advice setting forth the result of the count and the nature of the returns to be made.

The work is all done with business-like promptness. There are no delays in this important office. The return by transfer check is made on the same day the remittance is received, returns by shipments of currency on the day following the count, while credits in accounts are given the same day. In case of disputes as to the result of the count, or over counterfeits, the method of allowing a counter but one remittance at a time, which prevents mixing the contents of any two remittances is relied on to satisfy the owner of the correctness of the counter's report. It is a frequent thing to find discrepancies. It is of almost daily occurrence to find packages containing more than they purport to cover, and it is of equally frequent occurrence that these packages are short; while counterfeits are by no means uncommon. From the establishment of the agency to the present time, $80,132 in counterfeits have been received.

After the accounts have been settled as between the agency and the remitters, then follows the work of disposing of the old, worn or uncurrent notes. Following the day of count, the notes are distributed by the assortment clerk among the first assorters who give their receipts on a book. The first assorters severally verify the amounts receipted for by making an inventory of the sums marked on the straps. They count the notes in each strap as they are assorted into groups of banks according to an alphabetical arrangement of all banking towns. The number of groups at this time is sixty, averaging about ninety-five banks each. After the assortment is completed, the notes in each group are counted and put up in a strap, each strap being marked with the number of the group, the

amount, the assorter's signature and the date. Finally, an inventory of straps is made to reconcile the straps with the amount receipted for, and the notes are delivered to the second assortment clerk, who also makes an inventory by straps and gives his receipt on a book in the assorter's hands.

The grouped notes are locked up in the custody of the second assortment clerk and on the next day he assorts the notes by groups in the assorter's straps, makes into bundles the amounts in the groups severally, and prepares a schedule of these amounts. The notes are then transferred by the teller to the vaults, where the bundles are checked off by the superintendent and placed in compartments assigned to the groups severally. Each day the notes that have accumulated in a number of groups are taken out of the vault and delivered to the second assortment clerk, who opens the bundles, verifies the contents of each by inventory and assorts the notes of each group in the assorter's straps by denomination. He enters the several sums by denominations and groups in a book and the money is locked up in his custody in a safe over night by the superintendent. The following day the accumulations in the next consecutive groups are taken out of the vault in the same way and so on, with the exception that certain groups which accumulate notes more rapidly than others are taken out once a week. The second assortment clerk delivers the notes in his hands, arranged by denominations as described, to the second assorters, taking receipts in his book. The second assorters first verify by inventory and straps the correctness of the sums receipted for, then assort the notes by banks of issue, and finally count out the amounts for each bank. In the final count the notes that under various provisions of law are required to be destroyed are separated from those fit for use that are to be returned to the banks of issue, and those of the series of 1882 are separated from the old series. The notes in the various lots are put up in different straps, which are marked with the number of the bank in the group, the amount, the assorter's signature and the date. The correctness of the count is then verified by an inventory and the notes are delivered to a maker-up, who receipts for them after satisfying himself that the inventories are correct. The amounts delivered to the several makers-up are placed under lock and key in a safe until next day, when the makers-up assort the notes of groups in their charge according to the marks on the straps. A schedule for each class of notes of each bank is made showing the total amount. The footings of the resulting columns of figures enable them to test the correctness of their work. The notes, thus prepared in packages with the schedules accompanying, are transferred to the delivery clerk, who receipts for them.

The delivery clerk places the packages of notes fit for use in the hands of provers, taking receipts, for verification of the work of the assorter and maker-up. This completed, the prover signs and dates the schedule, securely ties the notes, and carries the parcel to the desk of the sealer, who wraps and seals it under the prover's eye. The package is then returned by the prover to the delivery clerk, who gives his receipt.

The packages of notes unfit for use are turned over to the sealer, a group

of banks at a time, by the delivery clerk, and the sealer cancels the notes by cutting off the lower corner, proves the amount under each label by inventorying the straps, wraps and seals the packages, and returns them by groups to the delivery clerk.

The notes thus prepared are delivered from the agency to the express company or the Controller of the Currency, according to the classification of the parcels, the delivery clerk taking receipts in favor of the Treasurer of the United States, as redemption agent. The exceptions to this course are in the case of banks whose redemption account is overdrawn, and of amounts less than the minimum sum put into a package. In the former case the delivery is suspended until the amount is made good, but in the latter the notes are retained, in the vault, until the group is again reached.

The lists of assorted notes delivered from the agency are passed to the bookkeepers who charge the several amounts to the respective redemption accounts of the banks, and also for each redemption in the 5 per cent account, prepare an advice, notifying the bank of the amount redeemed and of the state of the account, with directions for making deposit of the sum due. The state of the 5 per cent account of the bank is shown on the daily balance book, which is verified by comparing the balance with a record of daily debits and credits to the 5 per cent account. The books are kept by the double entry system. The general accounts are balanced daily and individual bank accounts quarterly.

To show how careful the agency is to guard against the possibility of defalcations, it may be said that the clerks responsible for balances are frequently interchanged without previous notice. They are the express clerk, the assortment clerks, the makers-up, the delivery clerk and the vault clerk. At the close of business for the day, each renders to the teller a balanced statement of receipts, deliveries and moneys on hand, from which the teller makes in the general cash book the entries showing in detail the aggregate transactions and the total amount of the notes remaining in cash in the agency. The counters, assorters and provers are separately responsible for the accuracy of their work. It might be added also that an efficiency record is kept in this office and each employe is credited with the number of notes handled and charged with all errors in count and assortment.

The expenses of the agency, including the cost of transportating notes to Washington, in sums or multiples of $500, and for the return of notes fit for use to the banks of issue, are passed upon by the accounting officers of the Treasury and paid, in the first instance, out of a regular appropriation. After the close of each fiscal year the amount so expended is reimbursed to the Treasury, as proposed by the law, and assessed upon the several banks in proportion to the circulation redeemed. The assessments are computed in the agency and assessed on its books against the 5 per cent account of the banks. An advice is sent to each bank showing the amount of its notes redeemed and the rate and the amount of the assessment, with directions for making deposit of the amount.

The question is sometimes asked, How are deposits made for the 5 per cent fund? They may be made in either of the following ways:

One. By a check drawn on New York, payable to the order of the Assistant Treasurer of the United States in New York, forwarded direct to that official.

Second. By deposit of lawful money of the United States with any Assistant Treasurer of the United States. Banks not situated in one of the Subtreasury cities make deposits through their correspondents.

Third. By remittance of lawful money to the Treasurer of the United States.

The larger portion of the payments on the 5 per cent fund are received through New York city.

Since the establishment of the agency, July 1, 1874, it has received for redemption $3,026,493,915. Nearly one-half of this vast sum has been presented through the banks in New York city.

During the existence of the agency, the packages received for redemption showed an excess of $368,511 over what they purported to contain. On the other hand, the total number of packages which have been received during the twenty-six years of the agency's life have been short $317,458.

The following table is an interesting exhibit of the average amount of national bank notes outstanding, and the annual redemption, by fiscal years, from July 1, 1874:

Average amount of national bank notes outstanding, and the annual redemptions by fiscal years, from July 1, 1874.

		Redemptions.	
Year.	Outstanding.	Amount.	Per cent.
1875	$354,238,291	$155,521,000	43.90
1876	344,483,798	209,039,000	60.68
1877	321,828,139	242,885,000	75.47
1878	320,625,047	213,152,000	66.48
1879	324,244,285	157,657,000	48.62
1880	339,530,923	61,586,000	18,13
1881	346,314,471	59,650,000	17.22
1882	359,736,050	76,089,000	21.15
1883	359,868,524	102,700,000	28.53
1884	347,746,363	126,152,000	36.27
1885	327,022,283	150,209,000	45.93
1886	314,815,970	130,296,000	41.38
1887	293,742,052	87,690,000	29.85
1888	265,622,692	99,152,000	37.32
1889	230,648,247	88,932,000	38.55
1890	196,248,499	70,257,000	35.80
1891	175,911,373	67,461,000	38.34
1892	172,113,311	69,625,000	40.45
1893	174,755,355	75,845,000	43.40
1894	205,322,804	105,331,000	51.30
1895	207,860,409	86,709,000	41.71
1896	217,133,390	108,261,000	49.85
1897	232,888,449	113,574,000	48.76
1898	228,170,874	97,112,000	42.56
1899	239,287,673	90,838,000	37.96
1900	260,293,746	96,982,000	37.25

The chief object of the act of June 24, 1874, as said by Controller Knox, was the purification of the circulation rather than its redemption in the proper sense of that word. The large percentage of outstanding circulation which is offered for redemption each year shows that it served this purpose admirably, and now that the machinery of redemption exists this agency will not be lost sight of when the time arrives in the development of our national banking system for devising some means to induce redemptions. The Canadian system, which has worked so well, does not permit a bank to pay out the notes of another, and this forces circulation back to the centers. Such a plan would not, it is believed by the best authority, be feasible in the United States, owing to the vast number of banks. But, as said before, in due time and growing out of the evolutionary movement towards a currency system related to our business needs, will come a suggestion which will establish the proper repressive tendencies.

FRANK A. VANDERLIP.

DECREASE IN FRENCH COINAGE.

According to the fifth annual report of the Paris mint recently presented to the Minister of Finance, the coinage of French gold coins, which exceeded 100,000,000 francs in 1895 and 1896, and reached 221,000,000 francs in 1897 and 177,000,000 francs in 1898, fell again below 100,000,000 francs in 1899. The issue of small coins also decreased, the figures being 27,000,000, as against 40,000,000 in 1898. The report also deals with the import of gold and silver, whether in coins or otherwise, within the last five years, and the figures are shown in the following table:

(In millions of francs.)

	IMPORTS.			*EXPORTS.*		
	Gold.	*Silver.*	*Total.*	*Gold.*	*Silver.*	*Total.*
1895	253	140	393	244	79	323
1896	301	178	479	311	201	512
1897	291	171	462	132	192	324
1898	200	191	391	313	183	501
1899	319	188	507	161	219	380

This table shows an excess of imports amounting to 70,000,000 francs in 1895 and 147,000,000 francs in 1897. On the other hand, the exports exceeded the imports in 1896 by 33,000,000 francs and 110,000,000 in 1898. In 1899 the imports exceeded the exports by 173,000,000 francs. The income of the mint amounted to 7,184,684.23 francs, and the expenditure to 3,906,326.60 francs, thus leaving a net profit of 3,278,357.63 francs.

FINANCIAL AND COMMERCIAL OUTLOOK.

The organization of what is commonly known as the "billion dollar steel trust," is one of the most stupendous undertakings in the financial world, which was consummated during the past month, must mark the beginning of another period in the marvelous growth of the United States from an agricultural to an industrial power.

So skillfully were the details of the consolidation managed that further than an uncertain and nervous feeling in the stock market, owing to rumors and counter rumors of combination and rate war, no undue effect of any kind was noticeable in the industrial world. The combination of the great steel corporations was coincident with the consolidation of two great trans-continental railroads, the Union and Southern Pacific. Already the "community of interest" principle has taken hold of railroad managements, and this harmonizing of two great systems is in itself an important step in that direction. But it does not, at first glance, by any means show the extent to which this consolidation has affected the railroad interests of the country, for there are many smaller roads that are practically controlled by the direct principles in the consolidation. It is this harmonizing of interests, and combination of wealth and energy that are going to be the potent factors in the future industrial development of the United States. It cannot be denied that the placing of such unprecedented power in the hands of a few, as is the case in the steel corporation, that that power might be wielded to the detriment of the country, if placed in unscrupulous hands, but it must also be recognized that it is this combination of interests that means economic production, and consequent ability to cope with foreign trade. We have such enormous capacity for production that we must secure foreign markets, and every legitimate effort should be bent to accomplishing this. The slightest derangement of our trade relation with other powers must be deprecated.

The decision of the Secretary of the Treasury in the Russian sugar bounty case, namely, that Russia was paying a bounty on the export of sugar, must in itself be regarded as a just and equitable one, notwithstanding it has broken for the time being friendly trade relations. Because of our growing trade with that country the retaliatory action taken by Russia has been disturbing to some manufacturers, although the commerce with that country has not reached any great dimensions. The Russian government immediately after learning the United States had declared that it was paying a bounty raised the tariff on certain American imports, particularly manufactures of iron and steel and machinery.

The new rates of duty provide an increase of from 20 to 30 per cent above the general tariff rates, which in turn are from 16 to 27 per cent in excess of the "conventional" or minimum tariff rates previously imposed on imports from the United States. It would of course have been far better had the United States been able to adjust the Russian sugar bounty question in such a manner as to leave the trade relations of Russia and America intact, and it is to be hoped that the very near future will see this question amicably settled. In the meantime,

however, the United States will not suffer materially because of any great loss in its export trade.

Exports of manufactures from the United States to Russia do not amount to $30,000,000 per year as has been asserted, nor have they ever reached one-fourth of that sum. This assertion is sustained by the official figures of both the United States and Russia. According to the figures of the United States Bureau of Statistics, exports of manufactures to Russia range from three to four millions dollars per annum, and according to the Russian official statistics, they have averaged a little over $4,000,000 a year since 1895, the earliest date at which the detailed figures of Russian imports are obtainable.

The Russian statement of total imports of goods of all classes originating in the United States have never, save in two exceptional years, shown as much as $30,000,000, and have averaged since 1895 less than $25,000,000 per annum, and of this sum more than three-quarters represents raw cotton, which is not affected by the recent order of the Russian government. Much of the American cotton imported into Russia is bought in the markets of Europe, and thus, while represented in the Russian importations as of American origin, does not show in the export statements from the United States because it is sent from this country direct to the great cotton markets of Europe, Liverpool and Bremen, and hence is distributed to Russia and other interior States of Europe.

The reports of the United States Government only show total exports to Russia of about $10,000,000 per annum, while those of the Russian government show imports of American products averaging about $25,000,000 per annum; but an analysis of the two statements shows that the discrepancy is chiefly in cotton, which discrepancy is accounted for as above stated.

In merchandise other than cotton the Russian and United States government figures correspond quite as closely as could be expected in view of the fact that the United States fiscal year terminates June 30th and that of Russia December 31st. Taking the figures of either country or of both, and comparing them year by year, it is found that the total exports from the United States to Russia of all articles, exclusive of raw cotton, averaged in 1899 and 1900 about $8,000,000 per annum. This $8,000,000 of exports other than cotton indicates live animals, books, maps and engravings, breadstuffs, chemicals, coal, copper, green, dried and preserved fruits, malt and spirituous liquors, bags and bagging, paraffine, cotton seed oil, animal oils, furniture, patent medicines, cars and carriages, agricultural implements and manufactures of iron and steel. Of the total exports to Russia from the United States in the fiscal year 1900, only $5,132,000 consisted of iron and steel manufactures and agricultural implements, which classes include the chief article affected by the recent order.

A careful analysis of both the export statement of the United States and the import statement of Russia justifies the conclusion that the exporation from the United States to Russia of the classes or articles named by the recent order amounted in 1900, the year of our largest exports to that country, to less than $6,000,000.

The total of exports for January, 1901, shows a decrease over December of $9,571,373, and the imports for the same period show an increase of half a million dollars. The total of exports for January, 1901, is $136,322,045, and for December $145,893,418. The foreign markets for iron and steel have fallen off somewhat more than any other staple.

Pessimistic rumors have not as yet been verified in regard to the business of the country. In fact the signs for a continuance of our present prosperity are as good as ever. The only contingency which might have a derogatory effect on existing conditions is the money market, and it is easy to trace the causes. The reserves of the banks have not been as strong as they have been, but this fact is undoubtedly due to the great amount of money that has been tied up in the gigantic operations incident to the formation of the steel combine. This fact has led many conservatives to proceed cautiously, until the banks again showed a strong statement. Should stringency occur, unless of very great magnitude, the banks would probably not secure any help from the government, even though a considerable reserve has been accumulated, and is daily increasing. This fact is due to the desire of the Secretary of the Treasury to utilize the surplus in reducing the national debt. There are two immediate methods which present themselves, by means of which a surplus can be reduced, one by the government buying in the open market its own securities, and the other by placing with national bank depositories public moneys. In periods when receipts overbalance expenditures, the policy of the Government has been to reduce the national debt, and such a policy has been endorsed by the present Secretary of the Treasury. As yet, however, no action in this direction has been taken, as conditions in the Government bond market have not been such as to make it a profitable investment for the Government to buy such securities. The prices of United States bonds are artificial, owing to their demand by national banks who used them as a basis for circulation and public deposits. They have in fact been quoted at such high rates that their yield to the investor amounts to practically nothing. On January 20th the 2's of 1930 netted the investor 1.765, the 3's of 1908 1.444, the 4's of 1907 1.721, the 4's of 1925 2.008 and the 5's of 1904 1.239. The fact that the Secretary is desirous of redeeming outstanding United States bonds, and the reason for his not doing so making it impracticable for him to increase the deposits of public moneys in national banks, and so the Treasury is absorbing and holding a large surplus which is constantly growing. To increase government deposits in banks would of course open a market for government bonds, as they must be deposited for security, and this stimulating effect would tend to raise prices still higher, frustrating any attempt to reduce the national debt.

NEW NORWEGIAN PAPER CURRENCY.

The Bank of Norway is about to issue a new paper currency. The new notes will be somewhat less in size than those now in use, and will be engraved with views of prominent buildings in Norway, such as Trondhjem cathedral, Aggerhus castle and King Haakon's hall.

MERIT IN PUBLIC SERVICE RECOGNIZED.

Milton E. Ailes, whose nomination as Assistant Secretary of the Treasury President McKinley sent to the Senate February 27th, is well known to the readers of the Bankers' Magazine, to which he has been a regular contributor for the past three years.

As an authority on financial questions, which he presents with lucidity and force, nothing need be said, for his writings speak for themselves. The details of his career, however, will add interest to his utterances on current issues.

The promotion of Mr. Ailes to this position of great trust, involving as it does duties of national magnitude, has not come suddenly. For fourteen years he has been moving steadily toward this goal. The contrast between his beginnings and his present achievement is graphic, and his undeviating determination to surmount every obstacle tells again the story of possibilities open to ambitious industry.

Mr. Ailes is thirty-four years of age. He entered the Treasury Department when he was twenty. He had been graduated from the High School of Sidney, Ohio. He had tried his hand at weekly journalism in his native state and had met with enough success to encourage him to undertake, with others, the establishment of a daily paper in Knoxville, Tenn. While negotiating this business, he received word that his application, filed some time before, for a position at Washington had been acted upon favorably, and that an opening awaited him. To his mind Washington presented boundless possibilities. His official notice informed him that he was to be an assistant messenger at $720 per year. He was assigned to a humble position in the office of Internal Revenue. Here, though his occupation called for nothing more than physical activity, he applied himself with a will, and soon became one of the best messengers in the service. Meanwhile he had entered the evening classes of the National University.

Charles Chesley, an able lawyer, then in charge of the legal bureau of the Internal Revenue, began to take an interest in the youthful messenger studying Coke and Blackstone after office hours, and encouraged him to continue. This was a reassuring stimulus.

Fourteen months had gone by when his first opportunity came. He was appointed to a law clerkship in the Miscellaneous Division of the Secretary's office. Questions of immigration, French spoliation claims, claims growing out of the civil war, etc., now came to his desk for consideration. The more multiplied his labors became the more diligently he applied himself. He was in the Treasury to master every detail, and he welcomed knotty problems.

His fidelity and ability were speedily recognized. A vacancy occurred in the ranks of the $1,200 clerks, and Mr. Ailes was promptly selected to fill it. It was not long before word reached Secretary Foster that a young man of unusual promise was assisting in putting several sub-departments in a high state of efficiency. The Secretary sent for Mr. Ailes, entrusting to him a matter calling

MILTON E. AILES.

for both technical knowledge and resourcefulness. In the discharge of this Mr. Ailes acquitted himself with such credit that he was given an opportunity to take an examination for a $1,600 place. The examination proved to be a searching one. Among a number of keen competitors Mr. Ailes stood first when the papers had been examined. In this position he served until 1893, when he was detailed to an important place in the Customs Division. Positions were now hunting him. He had studied the operations of every branch of the Treasury Department. He had been graduated from the National University, taking both the degrees of B. L. and L. L. M., and had been admitted to practice before the Supreme Court of the District of Columbia.

In 1893, Assistant Secretary Wike was in need of an able man to share with him the responsibilities of his office. Hearing of Mr. Ailes, he sent for him. It did not take the Assistant Secretary long to discover Mr. Ailes' valuable qualities. His grasp of Treasury functions, and his knowledge of the affairs of the world, led Mr. Wike to make him his private secretary, a position which he filled with credit to himself and satisfaction to his superior. Eighteen months, at intervals, Mr. Wike was Acting Secretary, and this gave Mr. Ailes renewed opportunity.

When the administration of President McKinley was ushered in, Mr. Ailes was offered a number of positions, but Secretary Gage decided to retain him as private secretary. In this office he continued up to his recent promotion.

On several occasions Secretary Gage and Assistant Secretary Vanderlip have appointed Mr. Ailes to commissions of importance, representing the Government, both in cities of this country and abroad. Mr. Ailes has taken advantage of his travels to study financial questions from an international standpoint, and has written much for magazines, both on the history and current operations of money and trade.

Assistant Secretary Ailes will have a fine model to follow in his present position. Few men in the financial history of this republic have displayed such keen insight and genius in directing large affairs as has Assistant Secretary Vanderlip. In his resignation Secretary Gage loses a valuable associate and counselor. No one is more outspoken in Mr. Vanderlip's praise than is Secretary Gage. Through the stress of war, Mr. Vanderlip displayed abilities of the highest order, and with these two clear and conscientious pilots at the helm, the business interests of the land felt secure. Mr. Vanderlip's career is known. He rose by the strength of his talents from obscurity, just as Mr. Ailes has. Opportunity has not knocked at his door in vain. It is safe to predict that he is destined to achieve still greater distinction in public affairs. Like his successor, he has gifts as a writer, and as a writer on finance, his views, always thoughtfully considered, are looked up to both by bankers and scholars. Mr. Vanderlip expresses full faith in Mr. Ailes' ability to discharge the exacting duties of the Assistant Secretaryship, and there could be no better assurance that the office is being left to worthy and competent hands.

HEARING ON THE LOVERING BILL.

The hearing granted to Secretary Gage by the Committee on Banking and Currency of the House when the Lovering Bill was under consideration (and since reported favorably) must be recorded as one of the most interesting in the history of banking and currency reform legislation. The Secretary's natural tendency toward direct and forceful analysis found full expression under the courteous invitation of the chairman of the committee, that he give his views with regard to the measure under consideration, or in general, as he saw fit.

"It is my belief," said the Secretary, "that our present system of currency is awkward, stiff, irresponsive to public requirements and unscientific in theory. It seems to me fundamental that a properly constituted currency must be issued by some agency (a banking agency, so far as we are now equipped with the proper agencies), which while furnishing a medium of circulation can also endow that medium with the elements of credit. That credit must be extended by some well-known agency, so that when its notes are issued they may serve to meet the needs of the commercial community for instruments of credit, effective in the exchange of property as well as a mere medium or instrument of circulation.

"Our present system of currency fails absolutely to meet these requirements. The greenback is a good instrument of exchange. The silver certificate is a good instrument of exchange. The gold coin or gold certificates are equally good, and the bank note differs in no particular as a medium of exchange from the others. The greenback represents a contribution of capital from some one to the Government. The gold coin or the gold certificate or the silver or silver certificate represent capital invested in the gold or the gold certificate or the silver or the silver certificate. The bank note represents capital to an equal or larger amount invested in a public security.

"The bank is the true agency from which should emanate the paper representatives of actual money, because they can be made the instruments by which the credit (not the capital, but the credit) of the strong and powerful can be extended on cheap terms to those persons carrying on industry and enterprise who can employ credit in the field of production—persons whose individual credit is not well enough known, generally and publicly, to be effective for their business affairs, but who can make it effective by exchanging it with some strong, powerful and well known agency, such as a bank.

"If I have made myself even tolerably clear so far, it is plain that my conviction is that some modification in our present system should take place, which will enable a bank to more perfectly discharge its office as an agency for making credit effective in the transactions of life." This bill looks to that end. It provides, speaking generally, a modification of our present system; and under certain conditions therein named and imposed, it allows banking institutions to issue notes based upon their credit and responsibility, to a limited extent. That extent is in the beginning very limited, and from year to year becomes operative

in an increased degree in that direction. In other words, it aims at a consummation, in my opinion, devoutly to be wished—not by the banking interests as a class, but by the country as a whole, if the country as a whole were able to intelligently grasp all the elements entering into the question, and could see that which is for its highest interest.

"My only doubt about the bill is whether, in the first place, it is timely, and whether, in the second place, it is comprehensive enough, and covers all of the questions which must be considered in bringing the matter to a true and final solution.

"I have a theory that if a measure valuable as this is in its spirit and essence were adopted, it might postpone until a later date than that to which it ought to be postponed that further and deeper consideration which I have just indicated is in my opinion necessary."

This brought forth an invitation to give to the committee an outline of what, in his opinion, a comprehensive reform would cover and involve, and what principles should be incorporated in the final act. The Secretary said:

"We have 346,000,000 of immediate demand liabilities existing in the Government, clothed with the power of legal tender and forming the basis of reserves to banks throughout the country. We have, or soon will have, about $600,000,000 of silver, which is equally clothed with the same power or function, but which, in my opinion, throws upon the Treasury a burden almost as great as the greenback burden, in maintaining the parity between gold and silver. And we have a considerable volume—about $340,000,000 or $350,000,000—of national bank notes. The volume of the greenbacks seems to be fixed, or it is the strenuous effort of the Government to keep it fixed. The same thing is true of the silver. The issue of national bank notes is regulated not at all by a demand for those services which banks perform, but wholly by the price of United States bonds in the market. The absorption of United States bonds by the national banks, under the provisions of law which we are now considering, has given an artificial price to our securities.

"In my opinion we should modify the amount of demand liabilities of the Government. In any step we may take we must carefully guard against such a radical change as would release to too great an extent the influence of national banks in the holding of Government bonds, and we must act in such a way that they would have no motive in releasing them to the market in any rapid manner. The national banks hold over 33 1-3 per cent, I think, of the Government debt. The other banks of the United States, outside of the savings banks, do not hold 10 per cent.

"We must, if we can, modify existing conditions so as to make the issues of national banks responsive to the needs of the community in the direction of a medium of exchange between men, and an instrument by which the credit of the bank can be extended to the borrower of credit. It is my belief that with sufficient thought and study the present demand liability of the Government in the shape of the greenback can be retired without any cost to the Government in

the way of interest, thus saving to the Government the expense, burden and risk of gold redemption. This would strengthen the Government very much in its ability to maintain the parity between gold and silver.

"I believe the measure also might be so guarded as to prevent a second contingency from arising, viz., a releasing of Government bonds by the national banks into the open market to the prejudice of the Government standing and credit as to low interest, and in the third place I believe that a measure embodying these features would be perfectly safe as far as concerns the community which would hold the issues of these banks in their possession from time to time and yet would cover that condition on which I put considerable emphasis, viz., an adequate supply of currency as the needs of the public determine to be necessary, and make the form of currency carry with it the element of credit extended to those who use credit.

"Those are the elements which I think ought to be embodied in the final measure. This bill goes on that road. And while, in my opinion, it is good as far as it goes—it is in the right direction, and recognizes the facts, or most of the facts, to which I have referred—it is probably one of those measures devised by the author of the bill, who, seeing, or thinking that he sees, that at the present time the public mind is not prepared for a more radical and far-seeing measure, seeks to gain the benefit of some advance along the road toward a true financial system.

"As the bill provides for the deposit of a 5 per cent gold coin fund for the redemption of the notes issued under it, in answer to a question as to where the gold must ultimately come from, the Secretary said it must come either from the present distribution among the people or from the United States Treasury. I would be in favor of striking out the word "gold." I would not insist on the deposit in the Treasury of this 5 per cent in gold. I will never admit as long as I am connected with the Government that there is anything better than that for which the Government stands responsible, whether it be gold, silver, or any other evidence of money the Government puts out; and I will not by indirection suggest that Government forms of money, which the Government has outstanding, which it clothes with the power of legal tender, and for which it is responsible, are not good enough for all purposes of life. Nor that for this purpose, nor for any other purpose, gold is better; yet in my opinion the proposition is just as broad as it is long. If you require a deposit of gold for this 5 per cent fund, it probably will come from the Treasury, and in the place of the gold in the open Treasury will be substituted the Government forms of money. It does not make any difference."

Representative Lovering inquired of the Secretary his opinion whether the time for the retirement of the greenback would be postponed by the enactment of the bill. The Secretary replied that he was afraid that if this bill were inaugurated, and three years pass by, so that the banks got into the position, which is provided they may get into—that is, unless you should repeal this bill—you would not be able to induce them to take a burden, which in my opinion

they must take in order to accomplish one of the objects that I name, to-wit, to relieve the Government from the risk and burden of the redemption of the greenback, and to carry them indefinitely without any cost in the way of interest to the Government. This would save the Government from any burden of interest in taking the greenbacks out of the field, where they would threaten the Government Treasury with what used to be called the "endless chain," or the burden of gold redemption. I am afraid you would make the conditions so easy that the banks would be satisfied, and would not take up the additional load which I think they will have to take.

The Secretary considers that the greenback should be retired previous to the enactment of any bill providing for an elastic currency, and that that end can best be accomplished in combination with a measure which takes in the whole subject; but he did not think it necessary or desirable to retire the greenbacks before legislation was passed making silver exchangeable for gold. He said he thought it would be better to make the two exchangeable regardless of whether the greenbacks were or were not retired; but he also thought that the retirement of the greenbacks, if it can be done without any particular sacrifice on the part of the Government, would be a helpful and conservative act in connection with the other.

The Secretary having intimated that he did not think the bill went far enough, he was asked how far he would be willing to go, or how far he deemed it wise to go, in the direction outlined by the bill. "I think," he said, "that we should provide a system that will furnish sufficient inducements to insure responsiveness on the part of the banks so that they would feel, if possible, the scheme of utility that we would lay out for them. I believe that such a scheme should be sufficiently attractive to induce them to carry any United States bonds and any United States greenbacks for which they should be charged with the burden of redemption—say $500,000,000. And I think that for the difference between the $500,000,000 of Government securities they would have to carry as a basis of securities and the capital of the banks now existing or which might be organized (which I believe could be safely estimated at $1,000,000,000 in the course of three or four years), they should issue circulation under what we call the asset principle, furnishing gurantees in the form of a safety fund, such as you have suggested, or provided for, in your bill. We provide for it through an annual contribution. You provide in this bill, I think, for a tax of one-half of 1 per cent on the bank issues to replenish the guarantee fund. Whether that is sufficient or not is a matter of theory; I believe it is."

This contribution or safety fund out of which the notes of failed banks are to be redeemed, the Government, in the opinion of the Secretary, should take charge of as trustee, but not as guarantor. After the notes of a failed bank had been redeemed the depletion of the safety fund would be made good, to as great an extent as possible, by the money which would be realized from the Government's claim upon the assets of the insolvent institution.

In answer to the question as to whether or not this safety fund which the

Secretary would incorporate into the final measure would be sufficient to warrant the supposition that all the notes of failed banks could and would be redeemed, the Secretary said:

"I took the history of banking in the country for thirty-six years, and assumed that the banks that have failed had all taken circulation on assets to the amount of 25 per cent of their capital; that the banks that have not failed were all so conservative that they did not take any of this kind of circulation and therefore contributed nothing to the safety fund. I assumed that the only contributions made to the safety fund were made by these adventurous banks that took an ell if you gave them an inch, that kept their circulation out to the limit that I theoretically allowed them at that time—25 per cent of their capital; that they had each of them issued notes, that they and they only had issued notes, they and they only had paid the tax and that that tax had been 1 per cent per annum during their life whether brief or long.

"Then (in this experiment) I made these notes a first lien upon the assets, and I found that the fund thus gathered from failed banks alone would have made good the deficiency twelve times over. Now, of course, if I had taken contributions from the solvent banks—because probably the failed banks after all are only a comparatively small percentage—it would have made an enormous fund. I am also inclined to think, although you never can tell, that those national banks now in existence would to a pretty good degree adopt the privileges which would be given them. If they did come along, they would come along and keep their bills out all they could. One of the troubles of this bill now before the committee and of our whole existing system, and one from which we cannot escape without further action of some kind, is contraction. There are two motives which must prevail for a proper system of currency. One is a strong motive to put it out, the other is a strong tendency to push it back. When these two forces are operating there will be an equilibrium, and that equilibrium will be determined by the ability and desire of the country to use these instruments. I believe that a stimulus to the retirement of the currency would lie in a repressive tax, but I do not think that is sufficient. I am inclined to believe that in the final measure there will have to be some kind of a penalty put on the banks for carrying in their vaults beyond a reasonable period—say sixty days—the notes of other banks. They ought to push them back. They ought to send them back for redemption.

"At the present time, however, I do not believe the broader measure, which I have sketched in a way, is obtainable. I do believe that the consideration of a measure like the Lovering bill is valuable. I believe it would be a good thing to report this bill, because it will set people to thinking, anyway. It brings in suggestions. I suppose, practically speaking, there is little probability of this measure, or any other drawn on similar lines, becoming a law between now and the fourth of March next. However, there are two kinds of values—a practical value and a moral value. I think there is a great moral value in considering this bill, and there would be moral advantages in reporting it, letting the people read

it, and letting them think about it. If it were even remotely probable that the bill under consideration would or could become a law at this session of Congress, it would be well to discuss more closely the question which you raise, namely, whether it would not be better to adopt this law as a John the Baptist to another law. I believe it would be advisable to report this bill," said the Secretary, but in answer to a question as to whether he considered it advisable to enact it into law, he said, "If I were Congress I would offer a substitute."

CHINESE BANKING PROFITABLE.

It is said that notwithstanding the troubles in China, the Hongkong and Shanghai Banking Corporation, the greatest bank of that empire, makes a most satisfactory showing regarding its financial condition. A dividend and bonus amounting to $10 per share will be distributed as the accumulations for the past six months, and $1,000,000 will be added to the reserve fund. The balance then taken forward will amount to $1,400,000. This dividend and bonus are the same as those declared one year ago, when the profits were exceptionally good, the allotment to the reserve is $500,000 more, and the balance forward is $440,000 higher than that represented at the close of the year 1899. Therefore, the profits show improvement in every respect,and the result is all the more satisfactory when it is considered that the troubles in that unhappy country, it would seem, have been such as to disturb financial operations to such a degree as to almost preclude the possibility of profit. For the year 1900 the profits of the institution amounted to about $4,740,000. This represents a return of about 47.4 per cent upon the nominal capital of the institution, which amounts to $10,000,000, and is probably the greatest ever recorded for a bank bearing the character of the Hongkong and Shanghai Banking Corporation. The nominal capital of the bank, however, is dwarfed to a great extent by the huge reserve of $14,400,000 which it carries. If this sum is added to the nominal capital, the profit upon the capital will be reduced to less than 20 per cent. This shows the fructifying influences of steady additions to reserve funds.

The United States Vice-Consul-General at Frankfort reports that an American bank has just been organized in Rotterdam, with a capital of 20,000,000 florins, or about $8,000,000, of which $2,400,000 are paid up. The institution has for its aim the advancement of American trade, and bears the Dutch name, "Deposito en Administratie Bank."

The Portuguese government has informed the directors of the Bank of Portugal that it desires a revision of the agreement existing between the state and the bank, although no information has as yet been vouchsafed as to the form which it is proposed the revision shall take. It is reported by the Lisbon papers that the object of the government is to obtain an increase from 27,000 contos to 30,000 contos in the credit account, which is allowed free of interest, to secure an augmentation of the note issue from 72,000 contos to 90,000 contos, to increase the share capital from 13,500 contos to 18,000 contos. The investment of the metal reserve in interest-bearing securities is also said to be projected.

LYMAN J. GAGE, SECRETARY OF THE TREASURY

With this issue of THE BANKERS' MONTHLY is printed a new portrait of Secretary Gage, after the painting by McDonald. This portrait is intended for the collection of paintings of the Secretaries of the Treasury in the Treasury Department. It is a striking likeness of the able financier who has just entered upon his second term in the high office which he has filled for four years with distinguished credit to himself and exceeding benefit to the country.

At this time it may not be amiss to quote from the Secretary's valedictory address before the Commercial Club at Chicago, Feb. 11, 1897. In responding to the laudatory words of friends on that occasion, he reviewed broadly his life and theirs as business men, and said:

"I myself am conscious of but one simple merit. Is it because of this that you now give me such noble recognition and high honor? The occasion may justify frankness of speech. You are a body of sixty men, each strong in his individuality; each the embodiment of those forces which, directed into the channels of trade, commerce, of manufactures, become powerful factors in the world of industrial business. Aggressiveness, enterprise, push, are the characteristics of these forces. Quick to see and to seize opportunity; prompt in defense against all assault from every direction, these are distinguishing features.

"Now, in this kind of soil the flowers of poetry are not indigenous. Sentiment, of necessity, yields to the harder facts of life, and your association becomes, in the popular mind, the representative of power rather than of feeling and sympathy.

"This fact has its dangers, on the same principle that every virtue has its weak side. Perceiving this danger, it has been my effort as a humble member of the club to guard this point. I need not particularize. Wisely or unwisely, I have pleaded for toleration, for patience with misunderstanding, for a broad citizenship, not limited to local surrounding, a citizenship which welcomes business success because it lends power and influence in the larger social life, to which duty and true happiness stand in close relation.

"Do I misinterpret by these thoughts the inner significance of your kindness and cordiality? I hope not, for if I am right, it is an assurance that your hearts and minds are in generous sympathy with the wide lines to which I have made reference.

"To me personally, however, no such assurance is needed. The history of the club carries the record of many noble deeds, while your discussions and debates, carefully avoiding the details of practical business, have always related to the public good. It is impossible, gentlemen, to exaggerate the value of your past or to overestimate the importance of your future doings. Doubt, fear, disgust, and anxiety cover our fair land with a darkening cloud.

"The most advanced medical scientists now recognize that a very large number of so-called diseases are the symptoms of functional derangement, not the

result of organic changes. According to the newer view, these perturbations of function find their existing cause in that part of the physical organism known as emotional centers. Thus, a sudden fear may either paralyze or accelerate the heart's action. Overpowering joy may kill. Or in a hundred other ways morbid emotional activity may work various degrees and kinds of outward morbid expression. It is also agreed that drugs and blisters are not effectual remedies, that the emotional centers must be addressed through mental impressions and suggestions. Our own Dr. Belfield has recently written a valuable tract on this theme. Now, in looking over the apparently disordered condition of our social state, the resume I have just given seems to illustrate and perhaps philosophically explain some portion of the phenomena we witness. To illustrate what I mean: A highly respected friend of mine, a lawyer of ability, in a recent letter writes after this fashion: 'You,' he says, 'have not been a worshiper of the golden calf,' and then, as if the last two words excited disturbed emotions, breaks out thus: 'This is an utterly venal age. Love of money has supplanted that which is humane and noble. The moneyed power has the people by the throat. The people feel it and are writhing under its corrupt and corrupting influences. The feeling of wrong and oppression grows each day. There seems to be no purpose on the part of the moneyed power to settle questions and correct conditions by peaceable means, etc.'

"He indicts society, but files no specifications. He agonizes in eloquent language and demands the indefinite; not a practical suggestion, not a line or a word as to how, and yet the duties and burdens of our social problems are on him as much as on any.

"On the other hand, from men who are shocked and alarmed by expressions like these I have quoted, which come in from many sides, I hear equally erratic reflections: 'The republic is a failure; we need a strong government, etc., etc.' Now, it seems to me that in both these classes of men emotional excitemnt has perverted judgment and both threaten the welfare of the body politic.

"It is unwise to be blind to dangers in such a situation. Hysteria, though functional in operation, may induce organic disease. Men of steady minds and strong hearts must, with temperance and charity in the exercise of right reason, find the true path which leads to peace and safety. There are real mistakes to be corrected. We have violated the natural laws which govern in the realm of economics with the same force and power that they do in the physical realm.

"Let the deep interest you really feel in the problems of the people be known to all the people. They know your strength, power and influence. Let them experience in a larger measure your sympathy, your sense of justice, and your love.

"A personal word and I am done:

"Called to new and untried duties, I am strengthened and encouraged by your expressions of confidence. They will stimulate zeal and fidelity, and if, when my service is ended, it can be said of me: 'He tried faithfully to serve, not a class, not a coterie, but the country as a whole,' I shall then merit the good words which you now so trustfully bestow."

How well the affairs of the Treasury Department have been managed, and how near Secretary Gage has approached to his ideal in the government of that great branch of the public service, is familiar history. The problems have been many and trying. Their magnitude overshadows those of other administrations since the resumption of specie payments. It is sufficient only to refer to the financing of the war loan of 1898, the refunding operations of 1900, and the control of the public funds in such manner as to avoid business disturbances. Success in this latter respect is remarkably demonstrated by the showing of actual cash in the Treasury vaults on the quarter days at the beginning of the months given as follows:

1898.	
July	$232,601,739.13
October	304,550,685.89
1899.	
January	282,086,984.43
April	275,986,434.22
July	273,859,780.70
October	283,497,897.49
1900.	
January	273,159,422.86
April	277,166,851.68
July	279,736,208.82
October	273,912,300.06
1901.	
January	280,109,668.38

Substantial equilibrium has been maintained, notwithstanding the receipts of the Government since June 1, 1898, have amounted to about $1,700,000,000, and the course of expenditure has been far from regular. This equilibrium has been maintained by the aid and use of depositaries, the Secretary having increased or reduced their balances in accordance with the course of the revenues and public expenditures; by the purchase of bonds, by anticipations of interest payments, and through the avenue opened for the use of the public funds in the refunding of the public debt.

The following Secretaries of the Treasury served under two Presidents: Oliver Wolcott, Connecticut, under Presidents Washington and Adams; Samuel Dexter, Massachusetts, under Adams and Jefferson; Albert Gallatin, Pennsylvania, under Jefferson and Madison; William H. Crawford, Georgia, under Madison and Monroe; Levi Woodbury, New Hampshire, under Jackson and Van Buren; Thomas Ewing, Ohio, under William Henry Harrison and Tyler, and William Windom under Garfield and Benjamin Harrison. Hugh McCulloch of Indiana has the distinction of having occupied the Treasury portfolio under three Presidents, namely, Lincoln, Johnson and Arthur.

Hamilton entered upon a second term, and served a little over one year under the second administration of President Washington. Albert Gallatin holds the record for length of service, having been Secretary from 1801 to 1814; but the last year of his service was only nominal, as he turned the affairs of the Department over to the care of an Acting Secretary from May, 1813, to February, 1814,

during which period he was engaged on a mission to Russia. The contrast between the exacting duties of the Department at the present time and Gallatin's day may be inferred from an expression contained in a letter addressed to a friend in 1813, in which he said: "On mature reflection, having provided all the finds for the service of this year, and having nothing to do but current business during the remainder, I have believed that I could be nowhere more useful than in this negotiation" (with Russia).

Jackson had five Secretaries of the Treasury during his two terms as President. Next to Gallatin, in duration of service, was Crawford of Georgia, who held the portfolio from October, 1816, to March, 1825, or eight and one-half years. Should the present Secretary of the Treasury complete his second term, as it is to be hoped he will, he will stand third in the number of years devoted to the management of the Treasury Department.

THE JANUARY BANKERS' DIRECTORY.

The January, 1901, edition of the *Bankers'* and *Attorneys' Directory*—the *"Blue Book,"* from the press of Rand, McNally & Co., is being distributed. Bankers and business men are familiar with the scope of this book and of the information relative to banks and banking interests presented in it. This information, which is complete and strictly up to date, is so arranged, classified and indexed as to be available for reference. As to the main features of the directory, through which its popularity has been achieved, there is little to say. They have been so developed and amplified that the work is recognized as "standard." A number of new maps have been introduced in the January issue. One of these is a territorial acquisition map showing graphically the various additions by purchase and conquest to the domain of the United States. This is supplemented by a great deal of interesting statistical matter relative to the latest acquisitions of this country in the Philippines. Among other new maps is one of the world. In all about eighty maps are used and form an attractive and useful part of the directory. Tabulated information is given regarding about 15,000 banks and banking houses. On account of the new national banking law, financial prosperity and the tendency in some directions to consolidation, there have been a great many banking changes. New banks have been started, increases in capital stock have been authorized and old banks have been absorbed. The new directory will therefore be welcomed by business men who use it constantly for reference. Subscribers to the "Blue Book" will note the complete new dress which has been given to the bank advertisements in the current issue. The typographical work is of the highest excellence and colors are used to the best advantage in making advertisements stand out and command the attention of readers.

READING HUMAN NATURE.

Novelists have given us villains and villains, and yet the variety is not exhausted. They are not all in a book.

Put in a book, seen under the limelight of genius or in the red fire that burns behind the scenes, they are easily recognized. Some glaring defect stands out with distinctness. The mark of Cain is on the brow. In times of passion the scar flames out. An artist "picks out" the faults of our poor fellow-mortals and these many times, alas, overshadow the good.

Commerce looks often like piracy. Vulgarly speaking, it looks as though each man was "out for the stuff." Competition at least is intense rivalry. Success knows not unselfishness. Stand aside for others and you will soon be crowded out entirely. Yet what may be even partially true of the mass, is not true of the individual. In the worst life there is some good, in the most selfish career some shining act of sacrifice, and whether rich or poor, something of human helpfulness redeems. But looking at the struggle for wealth it does not always appear when the deed and word have evil meaning. The mark of the beast is not clear upon every act. There are many ways of concealment, of cunning, of chicanery, of "whipping the devil round the stump." Smiles may cover sinister intent. A common attribute of the villain is that he is "smooth." Yet crime will tell. A furtive look or movement, somewhere, some time, a something, confesses. Meeting in business, like "ships that pass in the night," he who can discern the true and false has one prime requisite of safety and success.

The representations and appearances made at the teller's window are the study of this official. He also learns to read character in handwriting. But a much more important study of human nature occurs in the president's room.

The teller must be able to interpret physiognomy. It is here evil leaves its ineffaceable mark. Passion molds the face; cunning lurks in the eye; deceit flavors the speech; desperation sits in the visage. The teller is polite but firm. All men approach him. He pays the money. Behind him the integrity of his institution, an army of depositors; before him the pleasures and needs of the world. It is a trying ordeal to meet all that crime prompts, all that selfishness and gratification urge. This he must do daily. Hedged about with rules and regulations, he yet must not press too far his prerogative of refusal. He must distinguish between the honest man and the rascal. A mistake is harmful. Honesty will not brook too cold an investigation. Treachery undetected means loss. Wise must be the discretion of the teller. He must read the instruments of fraud oftentimes upon their face. His field of work is limited, so also is his time. His decisions must be prompt and fearless. He is a sentinel who must stop the enemy ere he enters the lines. Meantime he must guard with unremitting vigilance against his own mistakes. He must have no moods. Absent-mindedness is ruin. He is not, but must be, infallible. His services are invaluable, though not always justly appreciated and paid for.

If the consulting room of an old and time-honored institution which loans money could relate what has there occurred, much of the tragedy and comedy of life would be told. Here is witnessed the passion play. It is here that mirth and madness, pathos and pride, truth and falsehood, cunning, malice, hate, frankness, sympathy and sacrifice, are revealed. The man who issues credit, influences the world's industry, molds individual destiny, helps human happiness, protects the weak. If the villain could only secure temporary credit, how must the innocent suffer! These may be sentimental reflections, yet how true they are.

Power to read human nature here has not only lasting but immediate effect. Credit is always based on confidence. Security is sought. Human experience as to the probable outcome of all investment is used. At last the issue narrows to the personal mass. To know men is the creditor's mission. All safeguards are insufficient for full and final protection. Unless reason will reveal intent, unless appearances can be divested of their glamour, unless contemplation will expose fallacy, unless the eye can peer down into the soul, the dishonest man will win. Subterfuge is an art of the wicked. Concealment is often most voluble. The mind that is bent on deceit is plausible and inventive. Schemers are bold. The money loaner has need for all his wits.

That what credit will do, then think of the pressure men withstand who grant it! Why, it is said, loans are not made without ample security—personal, collateral or real. Even now a change from bonds to assets as a base of issue is impending, and it is said that back of this security the depositors have not only assets, but the entire business of the country. It all seems secure enough. Confidence will not die while honesty lives. It is clear and plain sailing. And the change will come and will work satisfactorily. True enough. In the main the plan is excellent. And yet without attending to its possible defects, it appears plain that it will settle no old apprehension. Theory cannot regard a single fact. Every individual loan must be passed upon its merits. There is no substitute for vigilance. And even this is but part.

Who knows the anxiety of the man who makes credit by millions? The initial loan is but the beginning. Thousands of men know how to take an inch when granted an ell. It is not so difficult to place a loan upon its own merits. But just as business becomes tangled into a web so credit overlaps security, and so do men strive for personal advantage by tortuous ways. The credit man must follow the threads of industry and reduce probabilities to certainties. He must take care that the sudden toppling of one support does not throw down the whole as a house of cards.

When in the midst of great and mixed industries, he must be able to see the final end of things and to see it clearly. When men are crowding on all sail he must not only feel the coming of the storm, but he must chart the sea, know the capacity of the pilot, and watch his course.

It is under stress that men oftenest do wrong. Now must he read human nature. For when men need money most they least explain the probable course of things and their condition. A half truth is the worst of lies. Concealment is

indeed the worm in the bud. The manager of credit-making must read at a glance the significance of each request for more money. It may not be so hard to ward off the professional promoter. But the man who would do a legitimate business by illegitimate means is the dangerous one. Sometimes it becomes necessary to extend credit beyond the safety limit for the sake of safety itself, to ward off ruin. Sometimes a legitimate business is used as a cloak for robbery. Sometimes protestations are vain. Sometimes a nefarious trade is carried on with money legitimately secured. Good men are often dupes. Bad men sometimes work through good ones. Rogues often wear the livery of misfortune. Good men deceive themselves. At all such times, in all such cases, the credit man who succeeds oftenest will be not only the one who reads events but who reads character.

CHARLES W. STEVENSON.

OPPOSITION TO CANADIAN MINT.

The bankers of the Dominion of Canada seem not to like the proposition to establish a mint in that country. The project is at present being canvassed by the British authorities, but no doubt the opinions advanced by the bankers of the Dominion will have considerable influence, and no doubt a deference to their opinions will induce the authorities to abandon the project. Some of the ablest bankers in Canada argue that the agitation for the establishment of a mint has arisen from a popular fallacy that gold had a greater value for export purposes when coined than it has in its raw state. Were a mint to be established the gold coins issued would quickly return to the banks and displace paper currency, unless the banks resorted to exports of these coins. At certain times of the year it is probable that they would have an exchange value which would be something less than the legal tender value, and the banks would have to stand the expense of such remittances. This, however, is upon the assumption that the gold mined in the British territory of the Yukon and other points in British Columbia would go into the mints of Canada, if such were established, but it is doubted whether even a small proportion of such gold would go into those mints, as miners find it more advantageous to take or send their gold to the assay office at Seattle or the mint at San Francisco.

CONSOLIDATION THE TENDENCY.

Two years or so ago consolidations of industrial concerns were all the rage and little or nothing was heard at the time of consolidations of transportation companies. The succeeding period was one of consolidations of banks and trust companies, large trust companies absorbing the newer institutions of the same class. Now it is only railroads that are being brought together. In the case of the railroads, however, it is not so much consolidation or merging that is going on, but what is being done is more particularly illustrative of the community of ownership idea.

A GERMAN VIEW OF AMERICAN PROSPERITY.

Under the striking title "The American Danger," the "Hamburger Fremdenblatt," of December 8th, presented on its front page an editorial article, based upon the annual report of the Secretary of the United States Treasury, and which is herewith translated as follows:

"The statement in the annual report of the finance minister of the United States that the national revenues have increased by $58,500,000, and the expenditures decreased by $117,000,000, merits serious attention. The United States have had only a few years ago to struggle with not inconsiderable annual deficits in the national revenues, they have regularly sent abroad—principally to England and Germany—a large part of the interest on their national bonds and a considerable share of their railway and industrial securities, and have had to make for more than ten years past a yearly appropriation for the pensioners of the war of the Rebellion, larger than the cost of the German army and navy. The Union has had to meet more recently the heavy cost of the war with Spain, and its industries have to reckon with considerably higher wages and higher rates of interest than the European countries. In spite of all this the national budget shows the favorable balance which is announced in the annual report of the treasury. The reasons for this are made plain by the report itself, from which may be learned much more that is timely and valuable.

"We see, for example, from the table of exports and imports that the United States exported during the last (fiscal) year merchandise valued at $1,394,483,682, of which more than $1,370,000,000 was of domestic origin. In these gigantic figures—one must compare them with the export statistics of European countries to realize their full significance—the item of manufactured goods amounted to 31.65 per cent, that is nearly a full third of the whole export. To appreciate this fact it must be remembered that in the year 1898 only 28 per cent, in 1895 only 23 per cent and in the year 1890 only 17 per cent of the total exports were the products of manufacturing industries. These figures mean more than they alone say. They speak a threatening language; they say clearly and forcibly that the United States, which ten years ago exported more than 80 per cent of agricultural products and less than a fifth of manufactured goods, to-day draw nearly a third—more than 14 per cent more, of their entire export from the products of their factories. In other words, the Union is marching with gigantic strides toward conversion from an agricultural to an industrial nation.

"This will be more apparent if we consider the export statistics of the years 1899 and 1900 from another standpoint. We see that the value of industrial products exported during the fiscal year 1899 was $339,592,146, while those of the fiscal year 1900 were $433,851,756, an increase of a round hundred million dollars, or 27 per cent, in a single year. Do not such an enormous increase and the correspondingly rapid progress in productive and selling capacity constitute an eminent danger for all competing nations?

"Similarly interesting is also the influence of this development of export trade. The Union came out of the Civil War during the early sixties with one of the heaviest national debts recorded in history. This debt was for the most part paid far earlier than the world, or even the Americans expected, and it was paid mainly by the export of agricultural products. When, about twenty years ago, the industries of the United States began to revive, and under the protection of exorbitant duties developed and strengthened, they suffered in all branches, often seriously, for want of domestic capital. The great trans-continental railways were built partly, in some cases, principally with foreign—principally English and German—money, and similarly different great industries were obliged to draw capital, directly or indirectly, from Europe, to extend and increase their facilities. The natural result of these conditions was that Europe held a large share of the railway and industrial securities on which the Union had to pay interest abroad, and since this interest was payable in gold, there was a strong and constant outflow of the yellow metal, to the injury of the financial situation at home. From this it resulted that during many years the imports from Europe reached higher figures than the exports of the United States, and the resulting adverse balance had to be paid to Europe—likewise in gold. This was the cause of the constant scarcity of money—especially gold—which during the latter eighties and the early nineties—in connection with the then unstable financial politics of the Government repeatedly brought the gold reserve below the legal limit for the protection of the currency, and necessitated at that time a new loan and new gold imports and an increase of interest to be paid to Europe. Things went so far that the United States became financially wholly dependent upon Europe and the rate of interest was practically dictated from London. From the beginning of the past decade a series of different factors caused a decided change in this situation. Several unusually good harvests succeeded each other, and two of these, coming in conjunction with bad crops in Russia, changed the balance of trade in favor of the United States, and brought a corresponding flow of money to America instead of from that country to Europe. Numerous industries, among which many gigantic undertakings, were in part newly established, partly enlarged through the assistance of the protective tariff on their products. These found in consequence of the rich harvests and the active building of railways and new industries an eager market at home and an increased demand abroad. These industries were favored not only by such favorable conditions, but still more through practical and highly improved processes and the use of labor-saving machinery; as a result of which they were soon able to emancipate themselves wholly from foreign capital and through the strengthening of domestic financial conditions to reduce the rate of interest to a normal figure. As soon as the American industries thus got upon their own footing and were thus in a position to support the railroads, which were strengthened by increased freights and the gigantic harvests, and thus brought into a greatly improved financial condition, they likewise undertook the task of freeing themselves from foreign capital; in other words, of reclaiming the industrial securities which

were in European hands. Then, sustained by the protective tariff against foreign competition, they began to dominate foreign markets—first those of Central and South America, Asia and Africa, and finally those of Europe. The change in the conditions of the United States can best be characterized by the statement that the industries, trade and agriculture, railroads and finances of the Union, each and all, climbed one upon another, through and by each other, steadily upward. And to what a height have they climbed!

"The United States have mined in the year 1899 3,437,210 ounces of gold, valued at $71,053,400, and silver with a bullion value of $32,858,700, and a coinage value of $70,806,626. That raised the specie supply of the Union to $1,034,439,264 in gold, and $647,371,630 in silver. Since the total gold and silver coinage of the world during the calendar year 1899 was $466,110,614 in gold and $166,226,964 in silver, and the total money supply of the world on January 1, 1900, was $8,659,900,000 in coin, and $2,960,100,000 in paper currency, the United States find themselves in possession of one-fifth of the entire gold and silver money of the entire civilized world.

"If we now turn to an investigation of all the elements which have produced this tremendous—this almost incredible revolution in the world's situation, it is impossible within our present limits to consider all the factors which are of importance to German interests as well as essential to a comprehensive conclusion. Competent experts, well informed as to the industrial and export conditions which prevail in the United States, have established the following facts: The steel manufactures of the United States, which two decades ago were in their infancy, to-day control the markets of the world, dictate either directly or indirectly the prices of iron and steel in all countries, and, partly through the richness of their supply of iron ores and coal, partly by the use of labor-saving machinery and skillful, effective means of transportation, attained a position to not only compete with the older iron and steel-producing countries, but even to profitably export their products to England.

American tools, especially hatchets, axes, files, saws, boring implements, etc., enjoy by reason of their excellent quality the highest reputation, and in spite of their higher price, stand above competition in nearly the whole world. Also in sewing machines, bicycles and agricultural implements of every kind, the United States have begun to drive England and Germany from the world's markets, especially that of Russia, which may be partly attributed to the fact that American firms are protected in their own market from foreign competition, and can thus sell their manufactures cheaper abroad than at home.

"A remarkable change has also taken place in the field of boot and shoe production. Hardly more than ten years ago the United States imported shoes from Europe—especially women's footgear from Austria, while other grades were made of leather imported from England and Germany. To-day they not only make their entire supply of leather at home and export it in considerable quantities, but they flood Europe with ready-made shoes, compete with the products of cheap labor in England, establish shoe depots in Paris and even in the principal cities of Germany.

"That the United States, by reason of their richness in mineral oils, and aided by their unrivaled facilities for refining and transportation of this international necessity, control the petroleum trade of the world and are held in check only by Russia, is well known, and the fact is only cited here in order to include this weighty factor in the calculation. The experience of the past few months proves that within a not far distant period the coal of the United States will play the same role in the markets of the world. The Union has reversed the old adage, 'It is ridiculous to carry coals to Newcastle,' for to-day anthracite coals from Pennsylvania are actually exported to England.

"Incidentally, it may be remarked that the typewriting machine with which this article is written, as well as the thousands, nay, hundreds of thousands of others that are in use throughout the world, were made in America, that it stands on an American table, in an office furnished with American desks, bookcases and chairs, which can not be made in Europe in equal quality, so practical and convenient, for a similar price.

"The list of such articles, apparently unimportant in themselves, but in their aggregate number and value of the highest significance, could be extended indefinitely. But it would seem more interesting and characteristic to cite the fact that an American syndicate is now planning, and has taken the initial steps, in a scheme to take in hand the whole sleeping-car service of Europe, to improve and make it cheaper than is now possible. Moreover, American manufacturers of underclothing, gloves and men's clothing, as well as women's cloaks—all articles which a few years ago were exported in vast quantities from Europe to the United States—are already beginning to calculate how they can place their surplus output in European markets.

"But enough of examples. Every one who understands the existing conditions, and has followed these conclusions, drawn from the best sources and based upon thorough knowledge of the facts, will agree that the threatened danger from America is neither exaggerated nor painted too darkly, but it is fact, real and serious. But the mere recognition of the peril avails nothing; what is demanded is to face it, to overcome it, or at least to minimize as far as possible its effects. We must ask ourselves whether this is still possible, and if so, what are the means, the methods that must be employed to secure a successful result. There is but one answer to this question. We must fight Americanism with its own methods, the battle must be fought with their weapons, and wherever possible their weapons must be bettered and improved by us. Or to speak with other and more practical words: *Germany, Europe, must adopt improved and progressive methods in every department of industry,* and must use more, and more effective machinery. Manufacturers as well as merchants must go to America, send thither their assistants and workingmen, not merely to superficially observe the methods there employed, but to study them thoroughly, to adopt them and wherever possible to improve upon them; just as the Americans have done and are still doing in Europe."

FRANK H. MASON,
Consul-General at Berlin.

"TRUSTS" VS. CORPORATIONS VS. THE PEOPLE.

In republican America it must be admitted the town meeting is the parent of the corporation. That it is a relic of Imperial Rome must not be accepted in the face of the fact that the town meeting is responsible for all law, both in theory and fact. It would be untenable, therefore, to hold that this political institution, the corporation, is quasi-public, executing a trust imposed by the people, and then array it as an enemy of the government and the people.

If the corporation is amenable to state inspection, the state cannot escape the responsibility for its being. There can be nothing charged against a quasi-public corporation which will not apply to other agencies of government, as far as government alone is concerned; and on this assumption the question at once arises, must not the operations of the corporation in trade be left to the laws of trade? Yet the corporation is blended into the fabric of institutional law.

It may be true that the town meeting can abolish the corporation. But will it? Instead of the two being in opposition, they are in conjunction.

As to the expediency of abolishing the corporation, that is for argument. As to the possibility and right of dissolving these artifices erected for commercial good—the fifty years term of life or the life perpetual, and the vested interests in property, inseparable from the comfort and happiness of the whole people, declare that such an act would be wrong, impolitic, repudiation and confiscation.

Neither in theory nor in practice can the corporation be regarded in antagonism to the people. The right of supervision is recognition; and the exaction of a duty in response to a trust imposed, implies responsibility for corporate acts upon the part of the government. And the only safe divisional line here is in the complete separation of the civic and commercial duties of the corporation.

The reason that consolidated corporations, that is to say, in the main, the industrial corporations, which are now in the public eye (though there have been some others of the same general character for many years), the reason that industrial consolidated corporations are not enemies of the people is because they live and have their being in the commercial world where service is the test of fitness and endurance. It is impossible to believe that business as a whole is carried on against the interests of the people.

This artificial person, the corporation, has no property save that which is surrendered to it by the people in their individual capacity. The corporation is in some degree, perhaps a degree now to be more fully determined, amenable to law, susceptible to supervision. The property of the individual, however large and oppressive, is not. Hence the corporation is a representative of distributed wealth, and in its consolidated form is the enemy of monopoly. It cannot be a monster consuming the people. Only when, in order to meet the increasing magnitude of trade; only when, to cheapen manufacture, it became wise to experiment with larger and still larger corporations, to gather all the forces into one industry to meet like, and other, corporation-competitors, did there arise complaint of these agencies of government.

They were organized in the interest of the people, provided for in nearly all state laws, maintained without a murmur, until of late. Perpetual life and limited liability, the two essential qualities were called for in the interest of the individual ownership of property and the safety thereof. Who owns stock in a corporation lives on after death, and continues to work and earn a living for his family. This demand by the natural person for an agency to overcome loss of values by death of the owner, and the still greater loss occasioned by the stoppage of an industry upon which the people had come to rely by the death of one man, the added power there is in unified effort, were the causes of the corporation, causes distinctly in the public and personal good. Only the size and scope of the present corporations, together with fraudulent management of some in the past, raises the question as to helpfulness and harm to the masses. Indeed, from one point of view the corporation is semi-socialistic. Yet it is from some of the enemies of private ownership that the greatest objection comes. It is a fatal contradiction. Constructively, the corporation is not an enemy of the people, but in operation it is less so.

A business cannot succeed which does not fill a common need of mankind. It cannot succeed unless it keep up with progress, and in so doing it must compete with all the world's endeavor to make the world happy.

In the last extremity, the consumer regulates all manufacture, the user regulates all trade. The people cannot for long be forced to consume that which they do not want. The corporation which does not conform to fundamental wants finds that it has no custom.

To show the power of the consumer over the "trust" we have only to array against it the unwearying power of the mind, the unresting search of the soul, the ambition to rise, that is in the race. These tell us that only so long as the corporate agency is the friend and servant of the whole people, in constructive form and commercial operation, will it succeed and live. When it is an enemy of the people, the people, sooner or later, leave it to its natural death.

Let us, however, discriminate between the kinds of corporations. There are those political and those private.

The political corporation, known as the state or city government, in its relation to the private corporation, has to do with the conveniences and necessities of the public in its civic, social and commercial capacity. All citizens are its stockholders.

The private corporation is quasi-public, having a remote relation to the people in that it fulfills the office for which permitted through governmental agency. Its stockholders are its owners, and it is no more necessary to the community in the services it performs in the commercial field than a natural person capable of carrying on the same business.

When the corporation-private has conducted the business for which chartered, according to the laws of commerce, it has filled the law of its being, fulfilled its obligation to the public.

When a corporation-political has established the liberty of the citizen, and his equal rights under the law, it has fulfilled its obligation to the people.

The political corporation is paramount and permits or provides for the corporation-private. In order, therefore, to preserve the liberties of the people it must hold close reign over what are known as public utilities, those needful services which citizens must patronize. We usually think of these in connection with cities. (Indeed the so-called monopolization of a natural and needful product is something not so easily defined. For the owner of the smallest tract of land, having complete control, is, in so far, a monopolist and dominates its operation; and on a larger scale it is also true that the dealer in coal and petroleum does the same.) But in connection with cities, after having granted franchises for lighting, water service and street railways, competition ceases almost entirely, and the citizen is compelled to use what is thus provided. It is here that the political corporation must exercise its domination over the private, or do the work itself. The distinction to be kept in mind is that here there can be neither new discovery or a substitute.

In the broader field of independent commerce this supervision extends no farther than to provide that the laws of commerce shape the conduct of the private corporation. The need of the people for the private corporation is purely a commercial need. The individual may patronize the private industrial corporation or not as he pleases. To say that it may grow so large, under success, in any one industry as to compel patronage is not warrant for political interference while it is permissible for the individual to own all the property he can acquire. The dominance over conduct, then, by the political corporation extends only to those corporations which are created monopolies by the franchise bestowed by the city or the state government.

The distinction is here clear between the private corporation using the streets of a city and one supplying it with bread. In the former case, one corporation only can perform the work, while in the latter there is no limit to the number which may exist. In the one case it is necessary that the political corporation govern the conduct of the private corporation so that it be not allowed to oppress the people in the service which they are compelled to accept; in the other case it is incumbent on the political corporation that it grant no charter rights which are exclusive and which foster a conduct at variance with the laws of commerce that obtain in matters of private ownership.

In granting an exclusive right to a private corporation the government should guard the needs of the people. In granting a charter under general law, which may be utilized by more than one, to the private corporation, government can do more than guard a privilege. The citizen is compelled to accept the service of the former; he is free, under the laws of trade, to reject the latter.

The industrial corporation belongs to the latter class, and the modern industrial corporation, as we have pointed out, has been denominated by the name "Trust."

States charter all corporations. Cities grant franchises to those that possess themselves of public privileges to the exclusion of competitors. Confusion

arises when the attempt is made to invest the state with the close connection between the corporation and the public that prevails in the city government. Public interest alone determines the extent of the supervision over the private corporation. And by the laws of trade it may be said that the attempt to control the industrial corporation by the political corporation, independent of the laws of trade, is inimical to the public welfare, as is a failure to control the franchise bearing, exclusive-operating railway corporation by the political government.

We are apt to regard the government as omnipotent. But because corporations cannot exist, save by law, is not warrant for exercising more control over their conduct, beyond the limits of the intent of their being, than it is to invade the personal liberty of the citizen beyond the requirements of citizenship.

It is true when the citizen dies his estate passes through the hands of the state. But while primogeniture is denied, the right to bequeath by will may be made to serve practically the same purpose. Yet we regard death as the great distributor. And it is so, because of economic laws.

In the corporation, on the contrary, there is the life perpetual; and we may superficially regard it as an agency of accumulation, making it overcome the economic law of distribution by death. Yet after granting its benefit to business, we are still compelled to admit that, through its stocks and bonds, it preserves, rather than destroys, distribution of wealth.

We are not, therefore, warranted, because of the great wealth of the artificial person, thus constructed by the state with limited liability and the aforesaid life perpetual, in saying that it is a creature of undue concentration and against the public weal. And in the matter of its control it cannot be argued that it should not live the same life, economic and commercial, lived by the citizen, when that life depends upon the same laws of commercial existence.

To undertake to direct in detail the acts of the private corporation is to confuse it in the mind with the political. To do so would take away its integral character, its independence, make it ministerial and compel the state to assume the results of its operation. And, as is so often pointed out, the corporation must be allowed its segregated existence or state socialism must prevail. In other words, the state cannot assume to regulate prices and profits without becoming responsible for losses, and becoming an industrial corporation itself.

That the city withholds rights under the franchise which the state does not under the charter is evident. But for the reason that one pertains to necessaries and the other conveniences the distinction ought to be apparent.

The political corporation, while responsible in a sense for the existence of the private corporation, has no purpose in the commercial world further than to foster this public convenience. The private corporation or artificial person, drawing its sustenance from commerce, has no duty to the state further than is implied in being that convenience. Interference with the natural commercial life of the corporation must result in the ultimate control of individual effort in the same field, and subvert democracy with socialism.

CHARLES W. STEVENSON.

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IDEAL MONEY AND BANK CURRENCY.

The following is from an address delivered before the Pennsylvania Bankers' Association by Hon. Marriott Brosius, chairman of the committee on banking and currency of the House of Representatives:

The banker comes as near being the pillar of the business community as any other man in it. I will not expect the lawyer, as important a factor as he is to the public welfare, notwithstanding he has been facetiously referred to as the "caterpillar" of the community. No class in the community is more dependent than bankers, and none more useful. They cannot say, "We do not care what happens, it cannot affect us." They have too great a stake in the general welfare to be indifferent to what transpires in the business world. Whatever happens adverse to the public good affects them unfavorably. Their possessions are largely out at use in the hands of others, in the work of production and exchange. Their proper function is to facilitate the marketing of the products of industry, to aid the manufacturer in transforming raw material into manufactured goods, and the merchant in the work of distribution. If any untoward event affecting the commercial or business world transpires, if crops fail or industries languish or the general economic activity is lowered, the activities of bankers are necessarily curtailed. No man is more sensible of this than bankers themselves, and they are therefore interested in the common prosperity, in the thrift of every citizen. They suffer from every alarm, from all evil forebodings, every cause of depression that affects the community. They have more at stake in the general prosperity, in the investments and machinery which afford facilities for business than any other class, and hence their interest in the soundest money and the best bank currency that can be devised, for these are the tools with which business and exchange are carried on.

There are many notions about what constitutes good money, and I add but little to the general confusion of tongues on the subject by venturing upon my own definition. I do not use the term "money" in its strict scientific, but in its common, popular, sense. Money is good when its intrinsic or commercial value corresponds with its coinage value and is equal in purchasing power to that used by the leading commercial nations with which we deal, or is convertible at the pleasure of the holder into such value money.

For example, every dollar coined out of the standard money metal, gold, is good money. Its value is equivalent to the debt it is commanded to pay. It stands the test of fire and hammer. It preserves its identity in the crucible, as well as in the counting-room.

The standard silver dollar is within my definition as long as it is convertible into gold at the option of the holder. There is no statute authorizing its redemption in any kind of money, but the faith of the Government is pledged to maintain it at a parity with gold. It is received by the Government for all dues and taxes, and is therefore indirectly redeemable in good money. This direct redemption is about to be made direct by a statutory provision making it exchangeable with gold at the Treasury.

The subsidiary silver coins are also good money, though not possessing an intrinsic value equal to their coinage value, because they are redeemable in full-value money.

United States notes are good money as long as they are redeemable in gold, though the theory upon which they are

issued may not be scientific, and many financiers believe our monetary system would be better without them.

But, having the best money, or, I may say, real money, it is equally desirable to have the best representative money or credit currency we are capable of devising. Real money is a very expensive tool of exchange, and communities in proportion to their civilization have devised cheaper instruments with which to conduct their exchanges in the form of checks, drafts and notes, based upon the assets of banks and the business of the community, and known as bank-credit currency. This kind of currency comes into being when one man trusts another in a purchase and takes a written promise to pay at a future time. The holder of that note, however, may need for the use of his business a higher form of currency, capable of a wider circulation. If so, he goes to a bank and has it discounted—that is, he exchanges the limited credit of his note for the larger and wider credit of the bank's note, which people generally will receive. This currency is born out of the transactions of trade; its volume regulates itself, is perfectly automatic.

The bank note, then, is an essential part of our currency. Its issue under our national banking system has been under such conditions and restrictions as not to admit of that degree of elasticity desirable in such currency, though in every other respect it has been well nigh ideal.

The influence which has controlled the issue of bank circulation is the price of bonds. The higher the premium on bonds the less profit is there on circulation, and also the higher the rate at which money can be loaned the less the profit on circulation. The state of the money market influences the price of bonds. When money accumulates in money centers the price of bonds will be higher and this will check the issue of bank circulation. On the other hand, when the market becomes stringent the price of bonds will fall and there will be an inducement to issue circulation. There is, therefore, some warrant for the complaint that our bank-note currency is not sufficiently related to the needs of the community, and we cannot have an ideal currency until there is some modification in the mode of issue. In mere matter of volume there has been no lack in bank currency the last year. From the passage of the act of March 14, 1900, to Feb. 2, 1901, 435 new banks have been organized, of which 304 had a capital of less than $50,000, 131 with a capital of $50,000 and upward. The aggregate capital of the smaller banks is $8,002,000 and that of the larger ones $14,259,000, a total of $22,261,000. The bonds deposited by both classes amount to $6,603,500, a trifle over 25 per cent of capital. The circulation of national banks has increased from $216,374,795 on March 14, 1900, to $317,339,745 on Feb. 11, 1901, a net increase in eleven months of $100,964,650. The act of March 14, 1900, made five important changes affecting our national banks. First, it authorized the issue of notes to the par of bonds deposited; second, it permits the establishment of banks with a capital of $25,000 in places of a population not exceeding 3,000 inhabitants, third, when the new 2 per cent bonds are deposited it reduces the tax on circulation from one to one-half of 1 per cent on the average amount of notes in circulation; fourth, it repealed that part of the old law which prohibited a bank from increasing its circulation within six months after retiring any portion of its notes; fifth, it restricts the issue of notes of the denomination of five dollars to one-third of a bank's total issue.

Notwithstanding these ameliorations in the system the ratio of increase which characterized the last year will not continue, as the refunding process has ceased and about 85 per cent of the 2 per cent bonds are already in the hands of the national banks. We cannot, therefore, reasonably expect any great additions to our circulation hereafter on account of the provisions of the new law.

But the rapid growth of the commercial interests of the country will make necessary in the future an enlargement of the banking power of the country. It is strenuously urged by some financiers that the rental for money must be lowered in this country in the interest of the borrower, who is the producer and organizer of industry and employer of labor, in order to increase his power of competition with foreign rivals and enlarge his opportunity of selling his goods in foreign markets.

The need for elasticity in a bank currency, I think, is greatly exaggerated by many financiers and publicists. The immense volume of deposits, checks and drafts known as bank-credit currency ex-

pands and contracts with the demands of trade and business, and is the medium through which the great bulk of the business of the country is carried on. It is extremely elastic and varies in amount at different seasons of the year and under different conditions of business. The clearing-house reports of the principal cities show an average daily volume of $250,000,000 of this class of currency, or a weekly volume of $1,500,000,000. The total credit fund subject to check as represented by bank deposits amounts to $4,500,000,000.

To obtain this needed elasticity is a problem which is engaging the thought of the ablest financiers. The controller, whose superior knowledge in matters of finance and whose ability as an administrative officer give great weight to his recommendations, has in his last two annual reports recommended an emergency currency subjected to so heavy a tax that it would not be issued in normal times for profit, but would be available in times of emergency. The tax would constitute a fund which in connection with a pro rata share of the assets of insolvent banks would be sufficient to redeem the notes without resorting to a first lien to the detriment of depositors. To make this scheme effective the tax would have to be heavy enough to force the currency into retirement as soon as the emergency passes. It was the thought of the controller that this plan would gear in with the present bond-secured currency and afford a solution of the vexed problem of an elastic currency without impairing its security. This at once suggests the system now in vogue in Germany where it seems to give satisfaction.

Much careful study and anxious thought have brought me to a realization of the necessity of a forward step in the direction of what may not inaptly be called a more scientific system of bank-note currency. I do not mean to make any concession to the claim for elasticity as against security, and I do not agree with those who hold that absolute safety is incompatible with perfect elasticity. The two qualities may co-exist and must do so in an ideal bank-note currency.

Freedom of issue within the limit of paid-up capital without the investment of bonds as security will afford all the elasticity desirable. The guaranty of the Government of the ultimate redemption of the notes as under the existing law will render the notes absolutely safe. Under our present system the Treasury redeems all notes of insolvent banks when presented, and indemnifies itself by requiring the deposit of bonds, and by a first lien upon the assets of the bank. The Government, having given the notes the benefit of its guaranty, ought to make adequate provision for its own indemnity. It is thought by many experienced and thoughtful financiers, among them the Secretary of the Treasury, who has brought to the administration of his great office an experience, learning and amplitude of understanding, not only in practical banking but in the whole broad field of finance, which have enabled him to administer the finances of the Government with most exceptional ability and to the entire acceptability of the people, that a small safety fund, made up of a tax not exceeding 1 per cent of the circulation of the banks, together with a lien on the assets of the bank ratably with depositors and other creditors, would constitute an ample indemnity for the Government.

What objection is there to the Government becoming the guarantor of the bank-note issue as it is now? I hold to the fundamental proposition that it is the duty of the Government to guarantee every note it authorizes to be issued for use as money by the people. It is the function of government to determine the quality, the safety of our bank-note currency, and the function of business to determine its quantity. Webster declared, "The Government is bound to take care of the currency of the country. If paper is to take the place of coin, Congress is bound to see that it is safe paper." The guaranty of the Government will give the currency a national character, which will make it current in the remotest corner of the country; it will have the odor of nationality, a charm which Webster said created trust and faith not only in the great marts of trade but in every quarter of the country.

Having the safety of the circulation thus secured, its elasticity is not difficult of accomplishment. Under the present law, a bank with a capital of $100,000 invested in 2 per cent bonds at par can obtain $100,000 of circulation, which, not being reserve money, can only be used for loaning. At 6 per cent this circulation would yield at most $6,000. The capital invested in the bonds on the other hand,

if the bank chose to use it in banking, would have been the basis of $400,000 of loans, which at 6 per cent would have yielded $24,000. It is thus apparent that if the bank can use its capital in banking it must be the loser by investing in bonds to secure circulation. A circulation obtained by exchanging capital for it is practically the investment of the capital of the bank in notes which are limited in the service to which they may be put, as compared with the capital invested in them. This reveals the reason for the inelasticity of our national bank-note currency.

With a circulation which requires no investment of capital the banks could afford to keep on hand a supply adequate to meet the needs of business as they arise—such needs as cannot be met by checks, but requires something that has the form and ready negotiability of money. The Secretary of the Treasury, with his characteristic force and clearness, brings into view the distinction between the two systems of bank-note issues; the one known as currency against assets and a safety fund, and the other as currency secured by the deposits of bonds. The first named furnishes an instrument of credit, costing nothing, as effective in the exchange of property as real money. The second is an instrument of capital, or what to the lender of credit is as expensive as capital. If the bank secures its own notes by bonds it has tied up in that investment an equal sum of loanable capital. If, on the other hand, it issues its notes without this security, it has not thereby made an investment of capital. It has put afloat for a time an instrument of credit, which, if properly secured, is as efficient to perform all the function of money in exchange of goods and payment of debts and wages as is money itself. Like the credit upon the banker's books, availed of by checks and drafts, the bank note is an economizer in the use of capital. Indeed, the bank note is, in its essence, the check or draft of the banker, upon himself payable on demand to the holder thereof.

This freedom of issue, even to secure so desirable an end as elasticity in our bank currency, would not be at all permissable except under such conditions and restrictions as would make it absolutely safe, and be a reasonable guaranty against over issues.

Nor could such a system, in its completeness, be entered upon at once. It must be inaugurated by degrees so as not to release and throw upon the market the bonds held by the banks with the effect of depressing their price. The direction we should go is to my mind no longer in doubt, but the rate of speed is a matter which requires very careful consideration.

Let me, then, by way of recapitulation, suggest as the system of bank-note currency for which we should strive as best suited to future conditions when Government bonds have ceased to be available or desirable as a basis of bank-note currency:

First. A circulation guaranteed by the Government, with proper provision for its indemnity, in the nature of a safety fund and a ratable lien in favor of the Government with other creditors on assets of failed banks.

Second. A circulation issued against the assets of the bank as above limited, and a safety fund provided by the banks under such conditions and restrictions as will render improbable such an excessive issue as would affect the movement of gold.

CONTROL OF GOLD MOVEMENT.

When gold begins to move from Great Britain there is only one course open to the Bank of England, says a London newspaper. It raises the rate which it is willing to pay for gold placed on deposit; in other words, it makes gold dear in England. By this means persons having gold are induced to allow it to remain in England, where it can earn a higher rate of interest than elsewhere.

An equally effective way of keeping a big reserve at the Bank of England would be to hold all gold received and make payments in silver. This is done by the Bank of France, which, in times of like emergency, can pay in five-franc pieces. Fortunately, or unfortunately, the Bank of England is not allowed to take similar action. It can only make gold dear.

It is sometimes said that English sovereigns, being of finer quality than continental gold pieces, are put into foreign melting pots and rechristened. This is not frequently done. Like the Bank of England itself, the great banks of France and Germany often store great sums of foreign money when it comes to them at a favorable rate of exchange, and let it go again when a fair profit can be made on the transaction.

A BIT OF CHICAGO HISTORY.

The Merchants' Loan and Trust Company of Chicago has published a handsomely printed and illustrated booklet under the title "The Advancement of Chicago as a Financial Center up to the Close of the XIX Century," which will be sent by the bank on application. It is one of the most attractive bits of bank advertising ever issued. The advertising is in a way incidental to a clear statement of the financial and commercial conditions of Chicago. There is a little statistical matter, a little along the line of conservative prediction and a little history. The bank is the oldest in the city as well as in the state and has only recently moved into its quarters in the new Merchants' Loan and Trust building, the most recently completed of Chicago office buildings. The Merchants' Loan and Trust Company Bank started business in Chicago in the year 1857, about the time when the city first began to attract attention. Its incorporators were William B. Ogden, F. B. Cooley, N. P. Wilder, Henry Farnam, Samuel P. Officer, John High, Jr., Erastus S. Williams, Henry W. Hinsdale, John W. Stanley, John P. Babcock, Charles Hitchcock, D. R. Holt and R. W. Officer.

The presidents and their terms of office succeeded in the following order: J. H. Dunham, from the time of the incorporation of the bank, in 1857, until the spring of 1862; Henry Farnam, from the spring of 1862 to 1863; Solomon A. Smith, from 1863 until the time of his death, in 1879. John Tyrrell acted as president after the death of Solomon A. Smith until his regular election as president, in 1881, and then served in that office until 1884. J. W. Doane was president from 1884 to 1898, and Orson Smith, the present incumbent, has served since 1898.

The booklet contains excellent page engravings of twenty-three men connected with the bank's history and all men whose names are associated with the commercial history of Chicago and of the middle west. One of the interesting chapters treats of the bank's experience during the great fire and is as follows:

The experience of the bank at the time of the fire was remarkable. Monday morning at 2 o'clock, when the flames were eating away block after block of buildings but a short distance from the bank, and advancing with fearful rapidity every moment. Charles Henrotin and Mr. Smith opened the money vault and extracted all its contents, consisting of about $1,000,000 in bonds and greenbacks of large denominations and about $3,000,000 in securities, notes, etc. A clerk who ran by at the moment was pressed into service, and the treasure was piled on the counter and equally divided in weight into three bundles. Then the three men, each with over a million of money in his arms, went out into the panic-stricken crowd that thronged the streets, and made for Michigan avenue. Men crazed by whiskey, and thieves and roughs ready for any opportunity to pillage, swarmed everywhere, but the treasure-bearers had taken the precaution to put on slouch hats and to throw old coats over their burdens, so they were unmolested. The crowd, in one way their danger, was in another their safeguard. They ran down Michigan avenue to Terrace Row, where P. L. Yoe, one of the directors, lived. Here the treasure was all dumped on the floor. At 10 o'clock in the morning it was taken to the residence of John Borland on Indiana avenue, and from there it was taken to the house of Mr. Smith at Harmon court and Wabash avenue, where an improvised bank was made of the basement dining room.

Monday afternoon, when the ruins of the bank were visited, it was discovered that most of the books were destroyed. A heavy marble slab, forming the top of the vault, had broken under the enormous weight of debris and had exposed everything to the flames. What made the loss particularly exasperating was the fact that a large proportion of the bank's customers had also lost their books. What to do was a problem. Whether to attempt a settlement with depositors without recourse to legal proceedings which, if begun, would never terminate, was freely discussed. Mr. Henrotin was young and enthusiastic and confident that a reconstruction could be effected on the basis of mutual agreement. The trustees finally agreed to attempt this plan.

So, as the depositors appeared, one after another, the case was explained, the depositors were thrown upon their honor, and an adjustment was amicably and satisfactorily agreed upon. Over one thousand accounts were thus reopened without a note of dissatisfaction. This pecu-

liar method of banking, perhaps without a parallel, was rendered possible only by the general high character of the bank's customers. So prosaic and commonplace is the routine of banking, ordinarily, that an incident of this kind seems almost dramatic.

Without books the bank proceeded to transact business, paying checks and receiving deposits as though nothing had happened; and three weeks after the night of the fire the cashier presented the surprised and gratified stockholders with a new balance sheet, with every account satisfactorily reopened and actually showing the bank to be in better financial condition than on the day before the fire. The earnings of the three weeks had been greater than the total loss sustained.

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FEDERAL CLEARING HOUSES.

Theodore Gilman, in a communication to the New York Evening Post, defends in an interesting manner, his scheme of federal clearing houses. The point raised was that the practical guaranteeing by eastern bankers of certificates issued by clearing houses of Texas, Montana or South Dakota, would tend more to weaken than to strengthen our credit system. On this point Mr. Gilman says:

"One result of the discussion of banking reform will be to promote a better acquaintance between different sections of our country. It will lead us of the east to remember facts that we are too apt to forget. It will call attention to the products of our farms and plantations, which are the sources of our commerce and the basis of our wealth. It will make prominent the fact that the center of population is a long ways west of the Alleghanies. It will enlarge the wisdom and hearing of those who

"—— take the rustic murmur of their bourg
For the great wave that echoes round the world."

"As you concede that 'the theoretical advantages of such a (clearing house) system are undeniable,' it may be worth while to consider what may be said to remove the territorial or sectional objections thus stated.

"A statement of what a clearing house system is, and what it proposes, will tend to answer some of the objections, and a practical application of its workings to the three states named will probably dispose of any remnant of criticism.

"To protect the country from monetary panics and excessive interest charges, and to give the popular banks the support they need in times of business activity and of financial alarm, it is proposed to incorporate our clearing houses under a federal law; and to give to one in each state the power to issue currency to its bank members on banking assets, such as banks are now authorized to take by the national bank act, at not over 75 per cent of their appraised value, which assets shall be pledged with the clearing house as security for the currency thus loaned, the amount thereof which may be issued to any one bank not to be in excess of the par value of its capital stock. The notes so issued are secured, first, by

the collateral pledged; second, by the responsibility of the borrowing bank; third, by the members of the clearing house which authorized the issue; and, fourth, by the members of the clearing houses of the United States pro rata. The notes are to be accepted by all banks for all dues to them. No class of security now forbidden to national banks could be made the basis of such currency. It is evident that the contingent liability would lead clearing houses to demand the best security which any bank could offer. Such currency would, therefore, be safe in itself, and the guarantee of the banking capital of each state would protect all the other states from liability to loss. This statement of the system must allay many apprehensions, especially regarding the safety of the collateral and the conservative management of state clearing houses. Our clearing houses and banks would then form one system, under government supervision, but not under 'the control of whatever party happened to be in charge of the general government.'

"Great stress is laid on the judgment of our New York bankers, and there is an implied mistrust of 'the clearing house of Texas, or Montana, or South Dakota.' Laying aside the fact that our banks are now lending money in those states, with no guarantee except the individual borrower, attention must be directed to the banking conditions which prevail in the states named, as a whole, and they must stand up for comparison with other states.

"Some eastern financial authorities, perhaps, may be surprised to know that in the matter of cash reserves the country banks in the three states named show more conservative management than do those in New York state, for example, or in any of the eastern states, or in all combined. That is, the country banks of Montana, South Dakota, and Texas carry a larger percentage of cash reserves than do the country banks in the state of New York or in the eastern states generally. For the statistics supporting this assertion, reference is made to the reports of the controller of the currency. Consequently, when a financial storm arises, the eastern country banks are the first to run to cover, and are greater disturbers of the financial situation than the country banks of the far western states. In this matter our eastern country banks could learn a profitable lesson of good management from the western.

"Then the productiveness of the western states must also be considered. The farm products of western states will pay their bank discounts four times over each year, while the farm products of eastern states will hardly do it once. In panic years these farm products are exported and pay the nation's indebtedness, while the current of eastern securities is flowing back to us from abroad. If the clearing house currency issued by the clearing house of issue of the state of Texas were secured by, or to be paid from, the cotton crop of that state, and if that issued by the clearing house of issue of the state of Montana by silver bars, and if the currency issued by the clearing house of issue of the state of Dakota were secured by the coming crop of wheat and corn, all with a margin of 25 per cent, and none issued to any bank in excess of the par of their capital stock, and all were guaranteed by the remaining banks of each state, it is difficult to see why banks in other states would run any risk in giving credit to issues of state clearing houses so made by receiving them at par for all dues to them, having at the same time the power to demand immediate redemption. In South Dakota the value of the annual farm products is ten times greater than the par of the capital of the national banks, which is the limit of the issues under the proposed system. This great productive power has a direct bearing on the question of the ability of the banks to redeem their obligations, and should go far to allay apprehensions on the subject. State clearing houses would have all the advantages of knowing their debtors 'personally or by reputation' which local clearing houses now have.

"It may be said that failures are more frequent in the frontier states than in the older settled communities, and that therefore banking is less safe there. The struggle with nature is like any other contest. Casualties in military warfare are most numerous on the firing line, but is not the post of danger the one of honor? That thin line is always supported by the body of the army, and so the rest of the country can well afford to sustain their advance guard who are reclaiming

and conquering new sections and adding them to the nation's realm.

"The three states named have not as yet large financial institutions which divide the banking business without maintaining a suitable reserve. In this particular, their financial situation is on a firmer basis than ours. Our eastern clearing houses are not responsible for this condition of affairs, which surrounds and burdens them, and would no doubt be glad to remedy it. It constitutes, however, a just ground for criticism of eastern banking methods. We have hundreds of millions of demand deposits carried on a cash reserve of probably less than 4 per cent, by companies incorporated under state laws, which use the reserve-carrying banks.

'As that ungentle gull, the cuckoo's bird,
Useth the sparrow.'

Institutions which receive demand deposits and depend upon reserve-carrying banks for their cash are the great danger of the east, and a similar condition in London is the source of like complaints there. If demand deposits unprotected by cash reserves continue to increase, the stability of our eastern money markets will be impaired in equal ratio.

"But comparisons are odious, and it is better to consider affirmative reasons why a federal clearing house system is desirable. One consideration is that expressed by the "Banker's Monthly," that this plan 'seeks, as nearly as may be, to impose the penalty for violation of sound banking rules upon those most immediately concerned in the offence.' It is believed that this contingent liability will always induce conservative action by state clearing houses, and that losses on clearing house currency will never be known outside of the state in which the loss occurs.

"Another consideration is, that as the banks receive a profit on asset currency, it is but just and right that they should guarantee the public against all loss in connection therewith. No tax on currency issues other than this should be imposed, because any such direct taxes are immediately loaded on the borrower. The German system is a faulty one in this respect, as shown by the high rates which prevail in every period of money activity. The tax should be rather on insufficient reserves than on currency issues, that is, on unsafe banking and not on activity in business. The threat of a receivership as a penalty for impaired reserves is too severe; it is a relic of the harsh legislation which prevailed in usury times, and in times more remote, when the death penalty was inflicted for small thefts. The tax on impaired reserves should be sufficiently heavy to offset the temptation to lend money at ordinary rates under such a condition. This kind of a tax would be met by the bank, and could not be charged on the borrower.

"The strongest banking systems which this country or Europe has seen have been those which contained the provision that banks shall mutually receive each other's notes. The State banks of Indiana and Iowa had this provision, and it is now part of the German law of 1875 which has recently been re-enacted and confirmed as a permanent system. A federal clearing house system would be a revival of the best features of our old state banking systems. Bank currency, if ever authorized in this country, should be made to circulate at par, the length and breadth of the land. This can be accomplished by making it so strong and good that the banks run no risk in accepting it for all dues to them. Would not such a currency strengthen instead of weaken our credit system?

"If any legislators or bankers hope for a system of branch banking by which the small banks which congress has just created will be crowded out, or if any hope that the privilege of note issue will be given to a few large banks, thus making of them a favored class, their expectations will no doubt be disappointed. Such measures are contrary to the accepted principles of our government.

"It is by aggregations of capital through the clearing houses incorporated under a general federal law, in whose benefit all may participate, that a responsibility can be obtained, adequate to support the credit system of the United States and of each several state. At the same time the benefits of bank note issues on banking assets would be diffused throughout the nation and be enjoyed by all engaged in trade comerce, manufactures, and farming."

ECONOMIC DEVELOPMENT.

In speaking to the subject, "Sound Finance and Economic Development," before the Chicago Bankers' Club, Hon. George E. Roberts, Director of the Mint, said:

"Whatever may be our advantages, we will find rivals against whom we will need them all. No country has all the advantages or all the capable men. The broader the field of competition, the greater the prizes for those who excel, and the more hopeless the contest for those who labor under any disqualifications. It is a fact somewhat surprising, in view of the youth of our industries, that our most striking advantage is in the use of capital and in organization. We pay higher wages than our foreign competitors, but use our labor so effectively that in labor cost per unit of product we are often below them. Our successful managers invest capital more freely than their foreign competitors, but the interest charge per unit of product is lowest here. Our success has been obtained by the superior use of capital, by the massing of capital, by the substitution of invested capital for labor wherever an economic gain could be made.

"This is a fact of special interest because of the uneasiness that exists in our own country concerning the movement to concentrate capital. We are winning our supremacy by it. Our rivals appreciate its efficacy and are adopting it. There is no stopping place short of the point where it ceases to pay. The world in its progress has discarded a great many people who in their time have been useful and thought themselves indispensable. It has wiped out a great deal of capital that in its day has been well invested. It has dispensed with a great many institutions which, in the eyes of beneficiaries, had acquired vested rights. The world is too big and too heedless to weigh the losses of individuals against benefits for all mankind.

"The safety of the masses from the tyranny of aggregations of capital is found in the same great economic laws that drive capital into these aggregations. The security and rise of the masses happily does not depend on the forbearance or generosity or considerate favor of those who rank above them on the social or economic scale. They come up because they are resistless and everlasting forces that work for the equality of man.

"Nothing is more apparent than the steady gain of the individual in economic importance, in command over property and the joint products of labor and capital. Compare twenty years ago and now, the earning power of a given sum and the earning power of a laborer. The money has gone down and the man has gone up. It is the inevitable result of a gain in wealth. Capital, property, the dollar, if you please, go down, while the man rises in the scale. So the child born today occupies a higher and more commanding position and has in its native faculties the economic equivalent of greater wealth than the child of any other year since the world began. This improved position of the individual is due to the steady gain in the productive powers of society.

"It is the common error of those who attack the existing order of society to treat of distribution as now of more importance than production. Their schemes all sacrifice productive capacity for theoretical equities in distribution. But the real problem is how to get more from nature. Careful statisticians have estimated that the total production of wealth for even so efficient a population as that of the United States, including the yield of soil, the output of the mines, and all the earnings of capital scarcely exceeds $2 per day for every person engaged in gainful occupations. Within that limit all debate over what is a living wage is necessarily confined. It is only by raising the total that any substantial amelioration of conditions can be obtained; and so it is to the advantage of everybody in an enlightened and progressive society to have the most economical methods adopted and the stock of available wealth increased, because all that is saved immediately begins to contribute to the output. Such enterprises as your drainage canal, the underground railway in New York, and the Isthmian canal, not to speak of the great industrial investments of the time, are only possible in an era of great wealth."

INFORMATION FOR BOND BUYERS.

ALBION, NEB.—Albion voters have decided to issue $10,000 high school bonds.

ALMA, WIS.—It is proposed to build a new city hall and that bonds not to exceed $6,000 be issued. This bond issue is to be voted upon at the municipal election April 2d.

AMHERST, WIS.—The special election for the purpose of bonding the village for a system of fire protection carried.

ANAHEIM, CAL.—The school trustees of Anaheim have called an election to vote upon the question of issuing bonds in the amount of $12,500 for erecting a high school.

ARCHBOLD, O.—Archbold citizens on April 1st will vote on the question of issuing bonds to build a new town hall.

ASHTABULA, O.—This place will have a new $25,000 school house. Bonds of $1,250 each will be issued at 4½ per cent.

ATLANTA, GA.—An election will be held at this place March 20th to vote on the question of issuing $200,000 3½ per cent gold water bonds.

BATTLE CREEK, MICH.—The village council of Tekonsha has decided to submit a proposition to bond for $3,000 for the purpose of putting in a drainage and sewerage system.

BAY CITY, MICH.—The proposition to bond Bay county for $100,000 to extend the county road system has been passed by the legislature.

BAY CITY, TEX.—The county commissioners' court has called an election for April 2d to vote on a proposition of Matagorda county issuing $40,000 4 per cent bonds for bridge purposes.

BELLE PLAINE, IOWA.—Belle Plaine will vote on issuing bonds for $10,000 to purchase sites for two new school buildings.

BELOIT, WIS.—The West Side school district voted to borrow $30,000 for the purpose of erecting two new school buildings.

BIRMINGHAM, ALA.——A bill has been introduced in the Alabama legislature authorizing Colbert county to issue $210,000 in refunding bonds.

BRADDOCK, PA.—Braddock has voted to issue $56,000 worth of bonds for street and sewer improvements.

BROCKTON, MASS.—This city has petitioned the state legislature for authority to issue $100,000 additional water bonds.

BROOKINGS, S. D.—The city of Brookings has voted $50,000 in bonds for a water works system.

BUCYRUS, O.—Bucyrus is receiving bids for $6,000 5 per cent one twelve-year serial refunding bonds.

CEDAR RAPIDS, IOWA.—This city has been authorized to issue $100,000 5 per cent bonds for sewer purposes.

CARSONVILLE, MICH.—The question of bonding for electric lights will be voted on.

CLARENDON, TEX.—The school district of Clarendon, Texas, will issue $10,000 in 5 per cent bonds.

CLARENCE, MO.—The citizens of this place will vote again on the proposition to issue bonds for the building of an electric light plant.

CLEBURNE, TEX.—The council will issue a call for an election to pass on the reissuance of $10,000 school improvement bonds.

CLEVELAND, OHIO.—Bids will be received at the office of the city auditor for the purchase of $60.000 4 per cent city of Cleveland elevated roadway coupon bonds, maturing May 1, 1911, and $30,000 4 per cent city of Cleveland sewer district coupon bonds, maturing April 1, 1911.

CLEVES, O.—Bids will be received at the office of the village clerk of Cleves until March 27 for the purchase of ten bonds of the village of Cleves, each being for the sum of $145 and bearing 5 per cent interest.

CLINTON, MISS.—This place seeks authority to issue $90,000 thirty-year water bonds.

COLUMBUS, GA.—This city will vote on the question of issuing $125,000 sanitary sewer bonds.

CONNELLSVILLE, PA.—The Fayette County Court has decided that the $40,000 bond issue for a sewer system at Connellsville is valid.

COLUMBUS, OHIO.—The commissioners will advertise the sale of $140,000 worth of Franklin county bonds. Of this amount $120,000 will be in bridge-emergency bonds and the remaining $20,000 will be in special county bonds.

CORSICANA, TEX.—At the meeting of the city council an ordinance will be introduced providing for the issuance of $25,000 in bonds for the erection of a new public school building. It is expected that work will begin on the building by April 1st.

CRAFTON, PA.—At a meeting held to consider the proposed bond issue of $55,000 for school purposes the matter was passed on favorably. It is proposed to erect a modern building.

DALLAS, TEX.—The county commissioners have decided to issue bonds for the repair of the court-house.

DAYTON, OHIO.—Proposals will be received by the board of education of the school district composed of the city of Dayton for the purchase of $86,000 of bonds in denomination of $1,000 each, to bear interest at the rate of 4 per cent per annum, payable semi-annually.

DAYTON, WASH.—A mass meeting is to be held at this place for the purpose of calling an election at which the people will vote upon the question of issuing bonds for the erection of a new school building.

DECATUR, IND.—The county council authorized the issuing of $28,000 bonds for the construction of the county infirmary buildings.

DELPHOS, O.—Citizens of this city will petition the council to call an election to vote upon the proposition to issue $15,000 in bonds for the erection of an electric light plant.

DES MOINES, IOWA.—The West Des Moines school board has decided to ask the people for permission to issue bonds for erecting a new high-school addition.

DETROIT, MICH.—This city will soon ask the legislature for authority to issue $1,000,000 library bonds.

DICKSON, TENN.—The town of Dickson may issue bonds for improvements if given authority by the legislature.

DUBLIN, GA.—At a meeting of the city council it was voted to issue $20,000 in bonds to build a new school-house.

DUBLIN, TEX.—The city of Dublin is considering the issue of $17,000 in 6 per cent bonds for school purposes.

EATON, COLO.—The Eaton town council at its meeting has passed an ordinance submitting to a vote of the tax payers the proposition to bond the town for the construction of water works and an electric-light plant.

ELLENVILLE, N. Y.—Ellenville taxpayers will vote on a proposition to issue bonds to an amount of $18,000 for the establishment of a gas or electric light plant by the village.

ELLISVILLE, MISS.—This city will issue $15,000 of bonds for erection of an electric light plant.

EMPORIA, KAN.—Emporia's mayor has been asked to call an election for the purpose of giving the place a chance to vote on a proposition to issue bonds to the amount of $15,000 for the purpose of erecting an additional school-house.

EUGENE, ORE.—The city of Eugene will vote on the question of issuing bonds in the sum of $25,000 for the erection of a new eight-room school-house in the eastern portion of the city.

FALL RIVER, MASS.—This city has been authorized to issue $133,000 highway, $25,000 sewer, and $20,000 water extension bonds.

FARMINGTON, MICH.—The council will ask the village to vote on the issuing of bonds to construct an electric lighting system at the next village election.

FORT LUPTON, COLO.—A special election will soon be held to vote on the question of issuing $2,000 in bonds to build water works.

FT. ATKINSON, WIS.—It has been voted to issue $35,000 in bonds for a water works system.

FULTONVILLE, N. Y.—The citizens of this place have voted favorably on the proposition of bonding the village for $50,000 to put in a system of waterworks.

GENEVA, N. Y.—The common council has authorized the sale of bonds to the value of $35,750 for the improvement of streets.

GLEN ROCK, PA.—The Glen Rock borough has decided to issue $20,000 worth of bonds for a water works system.

GLOUCESTER, MASS.—This place will ask the legislature for authority to issue $100,000 bonds for water works.

GONZALES, TEX.—The commissioners' Court has made an order submitting the question to a vote of the people as to the issuance of $30,000 bridge bonds The election will be held April 20th.

GRAND RAPIDS, MICH.—The citizens will vote at the coming spring election on the proposition to bond the city for the erection of a public library building, the expense of which, including the site, is placed at $250,000.

GREENVILLE, ALA.—At a recent meeting of the city council a resolution was adopted instructing the mayor to advertise for bids for $10,000 worth of bonds for the purpose of erecting an electric light plant.

HAGERSTOWN, MD.—The street commissioners have requested the mayor and council of Hagerstown to sell $23,000 more of the bonds for the new municipal electric-light plant.

HANCOCK, MICH.—Hancock is considering a proposition to bond in the sum of $20,000 or $30,000 to purchase a new pump and pumping station and other public improvements.

HARRISBURG, PA.—Harrisburg is planning to issue $75,000 4 per cent five twenty-year serial engine and pumping bonds.

HARBOR SPRINGS, MICH.—A bill has been passed by the legislature providing for $10,000 electric light bonds.

HARMONY, MINN.—Bids will be received for the purchase of $7,000 worth of bonds of $500 each, bearing interest at rate of 5 per cent per annum.

HARVEY, ILL.—The citizens of Harvey have voted to issue $5,000 in bonds for fire department improvements.

HIGHLAND PARK, MICH.—The council has decided to submit a proposition to bond the village to an amount not over $10,000 to extend the water system.

HOOPER, NEB.—The town of Hooper will vote on the question of issuing bonds for an extension of the water-works system.

HUNTSVILLE, ALA.——The legislature has passed a bill allowing the city council of Huntsville to issue $40,000 in 5 per cent twenty-year bonds for school purposes.

HUNTSVILLE, TENN.—The county commissioners of Jackson county have issued an order for the sale of $32,000 additional bonds for the purpose of building a a system of pikes.

ILION, N. Y.—A bill has been reported favorably in the legislature legalizing $30,000 electric lighting bonds of Ilion.

ITHACA, MICH.—A resolution has been adopted submitting to the voters the question of bonding the village for $15,000 to complete the sewer system.

JACKSON, TENN.—The city of Jackson will vote on question of issuing $50,000 in bonds for improvements.

JASPER, ALA.—Bids will be received by L. M. Smith, secretary of the city of Jasper, Walker county, for the sale of $150,000 school bonds. Bonds will be sold to the highest bidder at the lowest rate of interest, provided that said bonds shall not be sold for less than par and provided that the rate of interest be not less than 4 nor more than 6 per cent, payable semi-annually.

JOPLIN, MO.—The Board of Education has decided to call an election March 20th to vote on the question of issuing $45,000 in 4 per cent bonds to provide funds for school purposes.

KALAMAZOO, MICH.—This city is to vote in the spring on a proposition to issue $50,000 street paving bonds.

KALISPELL, WASH.—It is proposed to sell bonds to the amount of $55,000 and with the proceeds erect a new courthouse and county jail in Kalispell.

LA CROSSE, WIS.—An ordinance has been introduced at a special meeting of the council which provides for the issue of $20,000 bonds for the erection of a new school building.

LAURIUM, MICH.—The citizens of Laurium at a recent election voted to issue $100,000 in bonds for various public improvements.

LEWISTON, ME.—The citizens of this place have received authority to issue $185,000 bonds to refund a like amount of securities maturing in July.

LOCKHART, TEX.—The question of issuing city bonds for the erection of another public school building will be submitted to a vote.

LUMPKIN, GA.—The city will vote on the issuance of $10,000 of bonds for construction of water works. The mayor may be addressed for further information in relation to the same.

LYNCHBURG, VA.—Bids will be received for the issue of $186,000 in refunding bonds of the city of Lynchburg.

MACON, GA.—The city will issue $70,000 deficiency bonds.

MARQUETTE, MICH.—The city of Marquette will receive bids for $10,000 4 per cent semi-annual coupon bonds of said city in denominations of $500.

MARTINSBURG, W. VA.—The West Virginia legislature has passed bills authorizing the town of Martinsburg to issue $76,000 to refund old bonds and $33,000 to improve the water works.

MARYSVILE, O.—Bids will be received until March 22d for the purchase of fourteen bonds of the village of Marysville. The bonds will be of denomination of $500 each and bear 5 per cent interest.

MAYSVILLE, MICH.—The council has decided to submit to the people at the coming village election a proposition to bond the village in the sum of $3,000 with which to buy an electric-lighting plant.

M'COMB CITY, MISS.—The city clerk will receive bids for the issue of $4,000 in 6 per cent bonds of McComb city.

MEDIAPOLIS, IOWA.—It has been voted to issue $6,000 in bonds for lighting purposes.

MERRILL, WIS.—The county board of Lincoln county has decided to bond the county for $45,000 and to raise $15,000 by taxation for the purpose of building a new courthouse.

MERRILL, WIS.—The city council has authorized the bonding of the city for $40,000 to build a new high school building. The council also has authorized the issuance of $12,000 in bridge bonds.

MIDDLEBURY, N. Y., has voted to issue $50,000 water bonds.

MILWAUKEE, WIS.—The committee on treasury and taxes of the County Board has decided to recommend the issuance of $100,000 of bonds to pay for the proposed addition to the county hospital.

MOBILE, ALA.—The general council has passed an ordinance authorizing the issuance of $60,000 improvement bonds.

MT. PLEASANT, TENN.—The legislature has been petitioned for authority to issue $25,000 bonds for construction of a sewerage system and $25,000 for water works.

NASHVILLE, TENN.—This city has asked legislative authority to issue $350,000 sewer bonds and $250,000 street improvement bonds.

NEW ALBANY, MISS.—The proposed issue of bonds of New Albany will amount to $10,000 and bear 5 per cent interest.

NEWBERN, TENN.—The city has purchased the plant of the Newbern Water, Light and Power Company and asked the legislature for authority to issue bonds for extensions and improvements.

NEW CASTLE, PA.—The legislature has been petitioned to allow the city of New Castle to issue bonds for $60,000 for water works.

NEW HAVEN, CONN.—The city has petitioned the State legislature for authority to issue $500,000 paving bonds.

NEW LONDON, CONN.—New London has asked permission to issue $300,000 water and $100,000 school bonds.

NEW LONDON, IOWA.—The proposition to issue bonds for the purpose of erecting an electric light plant in this city will be submitted to the voters.

NEW ROCHELLE, N. Y.—A resolution has been adopted authorizing the issue of $38,000 in bonds to extend the block asphalt paving in Huguenot street and Pelham road.

NEW ULM, MINN.—At the spring election the question of voting bonds for the erection of a municipal electric-light plant will be presented to the people.

NORRISTOWN, PA.—Bonds for $150,000 will be issued by the Berks County Commissioners for refunding the county debt of $88,000 and paying for the freeing of turnpikes and improvements. The rate on the new bonds will be 3 per cent.

NORWICH, CONN.—A bill to authorize Norwich to issue $250,000 improvement bonds is before the legislature.

OCEAN SPRINGS, MISS.—The county supervisors have authorized the construction of a steel bridge and the issuance of $10,000 in bonds for bridge purposes.

OXFORD, MISS.—The city will issue $20,000 of bonds for construction of a sewerage system.

PLEASANT RIDGE, O.—Proposals will be received until March 26, 1901, for the purchase of eleven bonds of the village of Pleasant Ridge, O., aggregating the sum of $5,377.91.

PORT CLINTON, OHIO. — Proposals will be received at the county auditor's office for the purchase of coupon bonds, each of $500, in the gross amount of $10,000, bearing date of Feb. 15, 1901, and payable one each year until all are paid. Bonds are to bear interest at the rate of 5 per cent per annum, payable semi-annually.

RACINE, WIS.—The citizens of this place have voted $50,000 bonds for the paving of streets.

RAVENSWOOD, O.—The citizens of this place have voted to expend $7,000 for a municipal electric plant.

RAVENSWOOD, W. VA.—The town of Ravenswood will place on the market $7,000 in 4 per cent bonds for improvements in the near future.

READING, MICH.—The question of bonding the town for $6,000 for an electric light plant will be voted upon by the citizens of Reading at the regular election.

RUSSELLVILLE, ALA.—The issue of bonds to be made by the town of Russellville will amount to $12,500 and bear 6 per cent interest.

SAGINAW, MICH.—The council proposes to sell $35,000 worth of water-refunding bonds bearing interest at the rate of 4 per cent.

SABETHA, KAN.—Sabetha will vote on a proposition to issue bonds for the purpose of putting in an electric light plant.

SACRED HEART, MINN.—The citizens of this place have voted bonds for the purpose of building a new schoolhouse.

SALINA, KAN.—Salina will issue $11,000 worth of improvement bonds.

SALIDA, COLO.—The city council has voted to issue $24,000 in bonds to extend and enlarge the water system. Bonds will be of $500 denomination and bear 5 per cent interest.

SANTA FE, N. M.—In the council a bill has passed authorizing the negotiation of county and city refunding bonds at not less than 95 per cent of their face value where the rate of interest is placed at 5 per cent and at not less than 60 per cent where the interest is fixed at 4 per cent.

SCRANTON, MISS.—The board of supervisors of Jackson county at Scranton has decided to issue $10,000 in 5 per cent bonds for improvements.

SAN JOSE, CAL.—A bond election will be held here to raise money for the erection of a public library building and other improvements.

SCOTTSBORO, ALA.—The county commissioners of Jackson county have issued an order for the purpose of building a system of pikes.

SHARPSBURG, PA.—An ordinance has passed that the bonded indebtedness of the borough of Sharpsburg be increased by the issue of bonds in the sum of $30,000 in the denomination of $1,000 each, bearing 4 per cent interest.

SOMERVILLE, TENN.—The city will issue bonds for the erection of an electric light plant and construction of water works.

SOUTH ARM, MICH.—South Arm will bond for $5,000 and build a new bridge.

SOUTH OMAHA, NEB.—The citizens will probably vote at the spring election on the question of issuing general indebtedness bonds in the sum of $150,000.

SOUTHOLD, N. Y.—Southold has voted to issue $10,000 school building and $2,500 school site bonds to bear 4 per cent interest and to mature serially beginning January 1, 1907.

SOUTH PLAINFIELD, N. J.—The freeholders of Middlesex county have decided to issue bonds to the amount of $42,000 to meet the expenses of road improvements.

SPARTANBURG, S. C.—Bids for $50,000 4 per cent thirty-year street improvement bonds of the city of Spartanburg or for any part thereof will be received by J. M. Elford, city treasurer, until March 29th.

STARKVILLE, MISS. — Oktibbeha county will on April 1st sell $25,000 6 per cent twenty-five- year court-house bonds.

ST. JOSEPH, MO.—An election will be held to vote on the question of issuing $150,000 in bonds for new school building.

STOCKTON, CAL.—A resolution has been adopted by the board of trustees of Stockton calling an election to authorize the issue of $750,000 for the purpose of constructing a new and modern sewer system, new water works, a city hall and high school buildings.

SYRACUSE, N. Y.—This city is about to sell $30,000 3½ per cent one twenty-year serial library bonds.

SYCAMORE, O.—The village of Sycamore has been bonded to the extent of $6,000 for water works and electric light improvements.

TEKONSHA, MICH.—The village council of Tekonsha has decided to submit a proposition to bond the village for $3,000 at the spring election.

TERRELL, TEX.—An issue of $18,000 in school bonds of Terrell has been authorized by the state authorities.

THIEF RIVER FALLS, MINN.—At a special election held at this place it was voted to issue $7,500 bonds to cover the cost of the electric light plant.

THOMASTON, GA.—The citizens of this place have voted to issue bonds in the sum of $10,000 for electric light.

TRIPP, S. D.—The town of Tripp will vote on the proposition of issuing $8,000 in bonds for the purpose of building a schoolhouse.

TROY, O.—Bids will be received until March 19th for the purchase of eight bonds of $1,000 each, bearing interest at the rate of 4 per cent per annum.

TULLAHOMA, TENN.—A bill to the state legislature authorizes the town of Tullahoma to issue $10,000 in bonds for improvements.

TUSCOLA, ILL.—Coles county will have an election in the spring on the question of issuing bonds to pay for the new Court-house at Charleston and redeeming other county orders now outstanding to the amount of $150,000.

TUSCUMBIA, ALA.—A bill has been introduced in the Alabama legislature authorizing Colbert county to issue $210,000 in refunding bonds.

UNION CITY, TENN.—Marion county proposes petitioning the legislature for an enactment authorizing the issue of $100,000 in bonds to improve the county roads.

VERNON, MICH.—Vernon willl submit to the voters the question of raising about $600 for village improvements.

WACO, TEX.—The council has ordered an election for April 9th for bonds to the amount of $300,000 for water works and $100,000 for an electric light plant.

WALDEN, N. Y.—Walden will sell village bonds to the amount of $13,000 for water-works improvements.

WATERLOO, IOWA.—Bids will be received at the office of the county treasurer of Black Hawk county, Iowa, for $80,000 county of Black Hawk Court-house bonds and $10,000 county of Black Hawk sheriff's residence and jail bonds. Bonds will be of denomination of $1,000 each and bear 4 per cent interest.

WATERFORD, PA.—It is proposed by citizens of Waterford to issue $20,000 in bonds for purpose of building a water-works system and electric-light plant.

WEBB CITY, MO., has issued $20,000 in sewer bonds and work is to begin soon on a system of drainage for that city.

WILMINGTON, DEL.—A bill is to be presented to the general assembly empowering the town to issue $15,000 in bonds.

WOMELSDORF, PA.—Womelsdorf's school board will issue $4,000 4 per cent bonds.

XENIA, O.—The Court-house building commission of Greene county, O., will receive bids for $100,000 gold coupon bonds of said county of the denomination of $50 each, bearing date March 1, 1901, and bearing interest at the rate of 4 per cent per annum, payable semi-annually.

FOREIGN EXCHANGE.

Foreign exchange has become so important a branch of banking business every banker should thoroughly understand it.

The new book entitled "Foreign Exchange" by H. K. Brooks, author and publisher, 78 Monroe St., Chicago, gives a complete and comprehensive explanation of foreign exchange transactions, forms used, foreign money, besides conversion tables for all foreign monies at every rate of exchange. Its usefulness and low cost ($5.50, $7.50 and $10, according to binding) will insure its sale to every banker. It will be sent (charges prepaid) to any bank for inspection.

NOTES OF INTEREST TO BANKERS.

POSTOFFICE BANKING COMPETITION.

A recent bulletin issued by the Postoffice Department reads as follows:

The money order department of the postoffice is now in effect a bank of deposit. In fact, the postoffices in many of the cities are in a measure the people's banks. The government as a bank has one great and overshadowing advantage over private institutions—it is absolutely safe. Banks can fail, but the government is as solid as a rock. Money once deposited in Uncle Sam's bank is safe as long as Uncle Sam lives. The deposit may remain in the money order department for many years, but the receipt is good always. Money order receipts do not grow stale as bank checks do. One who has money to deposit can go to the postoffice, fill out an application, making the order payable to himself. The money goes into the funds of the government and the depositor gets the receipt showing the amount he has deposited in the postoffice. The receipt takes the place of the certificate of deposit received by one who puts money in the bank, but of course bears no interest. When the depositor wishes to withdraw his account he may do so by presenting his money order. A money order may be used, too, like a check. A man who holds an order payable to himself may pay a bill with it as he would a bank check. A money order is negotiable paper and the holder may indorse it over to any one to whom he wishes to pay money, and this person may take the order to the postoffice and receive cash for it. The only restriction is that money orders can only be endorsed to one person. This privilege of making a money order payable to self or any one in the same city in which it is purchased was granted by the government only last fall, and it is this new system which makes it possible for the people to use the money order department as a depository for their savings.

One can send a money order to almost any foreign country now. Orders have recently been sent by persons in this city to friends in far away Palestine and Russia, to which latter country the system was extended a few months ago.

STAMP TAX RULING.

An interesting revenue decision has been made in which it is held that the use of unstamped receipts in withdrawing money from banks must be strictly confined to the depositor, and must be presented by him in person. The decision follows:

Where a husband deposits money in a bank in his own name, and leaves instructions to allow his wife to withdraw any amount she desires, she cannot withdraw money from account on a receipt without putting a 2-cent revenue stamp thereon.

Where money is placed in the hands of an attorney to be loaned, and the attorney, for convenience in keeping the account, deposits it in a bank in the name of the principal, but with the understanding that he is to use it as his own, the attorney can not use a receipt for the purpose of withdrawing money so deposited in the name of his principal without putting a 2-cent stamp thereon. The privilege of withdrawing a bank deposit by receipt is strictly confined to the person in whose name the money is deposited, and such receipts must be presented by him to the bank personally.

COINAGE FOR FEBRUARY.

Coinage executed at the mints of the United States during February, 1901, was as follows:

Denominations.	Prices.	Value.
Double eagles....	141,430	$ 2,828,600.00
Eagles	457,670	4,576,700.00
Half eagles.....	365,000	1,825,000.00
Total gold.....	964,100	$ 9,230,300.00
Dollars	1,620,000	1,620,000.00
Half dollars.....	260,000	130,000.00
Quarter dollars..	872,664	218,166.00
Dimes	2,740,000	274,000.00
Total silver....	5,492,664	$ 2,242,166.00
Five-cent nickels.	1,488,000	74,400.00
One-cent bronze..	4,210,000	42,100.00
Total minor....	5,698,000	$ 116,500.00
Total coinage..	12,154,764	$11,588,966.00

MARCH MAGAZINE NUMBER OF THE OUTLOOK.

The principal articles in the March Magazine Number of The Outlook are: "The Philippines; Present Conditions and Possible Courses of Action"—the second of a series of three important articles of George Kennan, embodying the results of a very thorough investigation into the subject; the first chapter of a series of autobiographic articles by Jacob A. Riis, entitled "The Making of an American"—an article full of picturesque incident and thoroughly entertaining in its simplicity and directness; "Slavic Characteristics," by Edward A. Steiner, illustrated by many photographs which have never before been reproduced; "Quebec, the Queen City," an illustrated article in the series by Lillian W. Betts, which have been printed from time to time in The Ooutlook, treating more particularly of the educational, social and economic aspects of the cities, as well as of their picturesque features; "The Heritage of King Alfred," by Sir Walter Besant, which has a bearing on the coming millennial celebration of King Alfred's death, and is illustrated by a fine reproduction of Mr. Hartley's statue of King Alfred; a personal character sketch of Verdi, with portrait; an article on the Royal Dutch marriage, by Dr. William Elliott Griffis, author of "Brave Little Holland," with portraits and other illustrations; an article by the Earl of Aberdeen, giving a boy's reminiscences of Queen Victoria; and an amusing story by Henry S. Canby with the odd title "The Major and a Peg Leg." ($3 a year. The Outlook Company, 287 Fourth avenue, New York.)

"PRACTICAL BANK ADVERTISING."

A book of immeasurable value to every banker who cares to enlarge his business. Adapted to city and country. Half morocco, 745 pages; costs $10, delivered. Did you receive the specimen pages heretofore sent you? Address Fremont Publishing Co., Fremont, Ohio.

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GEORGE V. FORMAN,
President Fidelity Trust & Guaranty Co., Buffalo.

THE VALUE OF HONESTY IN BUSINESS.

The part that character plays in modern business life comes out clearly in an article on "A Borrower as a Banker Sees Him," contributed by Lindsay Denison to the March number of The World's Work. "It is quite possible," Mr. Denison writes, quoting Mr. Trask, "for a man of known integrity to borrow a million dollars on a piece of property worth approximately a million dollars. A man of known bad character, on the other hand, could not possibly borrow more than half as much; perhaps not so much as half as much. Among the men who are the powers in the banking business it is no uncommon matter for a man to overdraw his account in a bank for hundreds of thousands of dollars for a day or two without a word of comment from the officers of the bank. They know that he knows what he is doing; they know that he would not overdraw if he were not able to make good the deficiency promptly; they know that he is an honest man and will make the deficiency good, and the transaction does not call for so much as a verbal understanding. It is based altogether upon honor." The story of one John Smith, which Mr. Denison tells, is enlightening and encouraging.

A. E. Martell & Co., 93 Broad street, Boston, Mass., put up all styles of printed bank forms in duplicating books for using with pen and ink, lead pencil or stylus. They have made a specialty of bank work for years, particularly in pen and ink duplicating books. Send them a sample of any bank form and they will submit price on same and will also mail samples of various forms if desired.

THE EUREKA CLIP

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BANK NOTES.

A new bank is being organized at Nauvoo, Ill.

Lerna, Ill., is to have a new bank with a capital of $25,000.

E. L. and C. E. Palmer have organized a bank at Noble, Ill.

A bank has been organized at the new town of Collins, Miss.

Another national bank is to be organized at Greencastle, Pa.

A new bank with $60,000 capital is to be organized at Fairfield, Iowa.

The Delmont State Bank of Delmont, S. D., has been incorporated.

The organization of a national bank at Cresson, Pa., has been authorized.

The American National Bank of Indianapolis has opened for business.

A savings bank is to be established at Hazelwood, Pa., with $125,000 capital.

The Pawnee County Bank of Pawnee, Okla., has opened for business with $6,000 capital.

The People's Trust Company of Braddock, with a capital of $125,000, has been organized.

The Bank of Commerce of Crystal Springs has been chartered with $60,000 capital stock.

The First National Bank of Moweaqua, Ill., has been organized. The capital stock is $25,000.

The Western State Bank of Waukomis, Garfield county, Okla., has been chartered with $5,000 capital.

The Farmers' State Bank of Lebanon, Ind., has been incorporated, with a capital stock of $30,000.

The First National Bank of Cumby, Texas., has been organized with J. A. Brewer as president.

The Citizens' Bank of Gettysburg, Pa., will open for business. The new bank is capitalized at $50,000.

The Arkansas legislature has made it a felony for a bank to accept money on deposit after insolvency.

The Jefferson Bank, with $200,000 capital and $50,000 surplus, is a new bank planned for New York.

N. H. Davis has been elected president of the Central Trust and Safe Deposit Company of Cincinnati.

A charter has been issued to the Auburn Exchange Bank of Auburn, W. Va., with $25,000 capital stock.

The application to organize a national bank at Marlow, I. T., with a capital of $30,000, has been approved.

The Kentucky Bank and Trust Company, recent organized at Madisonville, will begin business at once.

The Lemont City Bank of Lemont, Ill., owned by George S. Walker and William Dougall, has begun business.

The application to organize the First National Bank of Natrona, Pa., with $25,000 capital has been approved.

The Bank of Elmwood, Neb., is to be converted into the First National Bank, with Edwin Jeary as president.

The charter of the Bank of Lawson, Payne county, Okla., with a capital of $5,000, has been filed at Guthrie.

The Diamond Safe Trust Company has been incorporated in Delaware to do a general banking business in Dover.

J. T. May and others have organized the Muhlenberg County Savings Bank at Greenville, Ky., capitalized at $15,000.

The Bank of Harrisburg, under the management of W. H. Wasem, has opened its doors for business at Harrisburg, S. D.

The clearing-house banks of New York have broken all previous records with reports of deposits of over a billion dollars.

The Bank of Winnfield, La., has been organized with a capital of $50,000 and will begin operations as soon as possible.

The Oklahoma authorities have chartered the Farmers' Bank of Lexington, Cleveland county, with a capital stock of $5,000.

The certificate authorizing the National Bank of Fayetteville, N. C., to begin business with a capital of $50,000 has been issued.

The State Bank of Caledonia, Mich., with a capital of $20,000, has filed articles of incorporation with the state banking commissioner.

The new First National Bank of Waverly, Ohio, with a capital stock of $50,000, succeeds the old banking firm of Hays, Jones & Co.

The Standard National Bank of Pittsburg, with $2,000,000 capital, is to be organized with the backing of parties in the Standard Oil Company.

The application to organize the American National Bank of Oklahoma City, capital $100,000, has been approved by the controller of the currency.

The People's Bank of Scranton, Pa., will open April 1st with the following officers: Cyrus D. Jones, president; G. F. Reynolds, vice-president, and H. M. Ives, cashier.

Controller Dawes has authorized the Albany National Bank of Albany, Tex., to commence business with a capital of $50,000. S. Webb is president and T. W. Gulledge cashier.

The First National Bank of Glassport, Pa., has been organized with the following officers and directors: James Evans, president; S. A. Brice, vice-president; J. A. Klingsmith, cashier.

Henning, Minn., is to have a new state bank. F. G. Barrows, the Fergus banker, has interested local capitalists, and will start at once. This will give Henning two banks with ample capital.

Arrangements have been completed by the bankers of Quebec to establish a clearing house in that city, to be located in the Quebec Bank Building. Clearings will probably begin about May 1st.

The controller of the currency has authorized the establishment of the Citizens' National Bank of Big Run, Pa., with a capital of $35,000. G. W. Miller is president and John A. Miller cashier.

The Bank of Belmont has been granted a charter by the secretary of Oklahoma. Its capital stock is placed at $5,000. The directors are H. L. Quiett, James D. Haven, I. B. Reed and C. J. Benson.

A bank with $25,000 capital stock will be opened at Crawford, Tex. Charles F. Smith of McGregor will be president, Dr. J. E. Brown of McGregor vice-president and O. A. Jordan of Crawford cashier.

The Duncan-Early Banking Company of Nashville, Tenn., for which a charter was taken out recently, has organized by the election of John Early president and E. E. Duncan secretary and treasurer.

The Corn Exchange Bank is to open a branch in Astoria, in the Borough of Queens. This will make the seventh branch of the Corn Exchange, which, in this respect, leads all other New York banks.

R. A. Parker, who has been in charge of the credit department of the National City Bank, has been made a vice-president of the Second National Bank, which is controlled by National City Bank interests.

The Armada Savings Bank of Armada, Mich., with $25,000 capital, is to be the successor of the private banking house of Bert C. Preston. The new concern takes his business and expects to be running by April 1st.

The controller of the currency has approved the application of O. K. Cafky to convert the State Exchange Bank of Weatherford, O. T., into the National Exchange Bank of Weatherford, with a capital of $25,000.

The controller of the currency has approved the application of A. B. Dunlap, E. F. Dunlap, F. R. Hedrick, W. J. Smith and F. C. Borches to organize the First National Bank of Tishomingo, I. T., with $25,000 capital.

The controller of the currency has approved the application of Theodore H. Dunn, J. L. Rogers, O. D. Gray, K. L. Estes and C. A. Benton to organize the First National Bank of Harrison, Ark., with $25,000 capital.

W. A. Simonson, one of the recently elected vice-presidents of the National City Bank, has been chosen a vice-president of the Lincoln National Bank, in which Messrs. Stillman and Rockefeller have a large interest.

The Bank of Evening Shade, Ark., has been incorporated with a capital stock of $10,000. The officers are John S. Medley president, Milton Stokes vice-president, W. B. Hamm cashier and secretary, Will A. Edwards treasurer.

The First National Bank of Essex, Iowa, will commence business soon. The officers of the institution will be as follows: President, A. Brodeen; vice-president, H. I. Foskitt; cashier, N. C. Nelson; assistant cashier, J. P. Nye.

The People's Trust Company, which was chartered at the last session of the Maryland legislature, has organized, with $2,500,000 capital stock. The company

will absorb the business of the Union Savings Bank of Baltimore.

A bank has been organized at Crofton, Ky., with a capital stock of $15,000. At a meeting of the stockholders J. E. Croft was chosen president and M. V. Dulin vice-president. The new bank will be ready for business July 1st.

At a recent meeting of the board of directors of the new First National Bank of Lyle, Minn., A. H. Anderson was chosen president, L. W. Sherman vice-president, F. M. Beach cashier. The new institution has a capital of $25,000.

A charter has been granted the Merchants and Planters' Bank of Gaffney, S. C., to do a general banking business on a capital of $50,000. The officers are A. N. Wood president, R. P. Brown vice-president and C. M. Smith cashier.

A new bank has commenced business at Brandt, S. D. It was incorporated under the name of the State Bank of Brandt and has a capital of $15,000. The officers are: J. G. Lund, president; J. O. Melham, vice-president; H. P. Holen, cashier.

The first state bank of Overton, Neb., has been licensed to transact business by the State Banking Board. The incorporators are E. L. Kiplinger, F. W. Kiplinger and L. K. Doharty. It has an authorized capital stock of $10,000.

The controller of the currency has approved the application of J. S. Miller, S. B. Kirg, Max. Fridman, Thomas Brown and Philip Bender for authority to organize the First National Bank of Barnesboro, Pa., with a capital of $25,000.

The state superintendent of banking has given his consent to the proposed absorption of the Susquehanna Valley and Strong State banks by the First National Bank of Binghamton, N. Y. The combined capital stock will be $400,000.

The Farmers' Exchange Bank of Billings, Okla. has been issued a charter by the territorial bank commissioner. The capital stock is $5,000. The directors are Fred S. Gum of Perry, A. L. Cockrum, Orlando, and C. B. Winsborough of Billings.

The controller of the currency has authorized the Waterloo National Bank, formerly the Waterloo State Bank of Waterloo, Iowa, to begin business with a capital of $100,000. Richard Holmes is president and J. D. Easton cashier of the bank.

A charter has been granted by Secretary Cook to the Bank of Oglethorpe, in Macon county, Ga. The incorporators are C. J. Dunn, C. A. Greer, D. P. Coogle, J. P. Nelson and M. N. Childs, all of Oglethorpe. The capital stock of the new bank is $25,000.

As a result of the failure of so many national banks recently and the fact that the bank examiners concerned do not seem to know about them until the collapse comes, the Secretary of the Treasury has decided that the system of examination is radically wrong.

The Farmers' State Bank of Marshall, Logan county, Okla., has been chartered by Secretary W. M. Jenkins. The life of the charter is twenty years and the capital stock $5,000. The trustees are: E. O. Helton of Garber, W. L. Helton of Marshall, J. L. Hearn of Marshall.

The citizens of Patterson, La., are organizing a new bank, to be known as the First National Bank of Patterson. The capital stock is fixed at $25,000. R. Lee Riggs, manager of the Cypress Tank and Manufacturing Company, Ltd., has been selected for the position of cashier.

The Farmers and Traders' Bank of Lafayette, Ind., will open for business about April 15th. Duane D. Jacobs is president of the bank, John Emsing vice-president, George A. Jamison, present county auditor, cashier and Walter I. Snider bookkeeper. The capital stock is $60,000.

FOREIGN EXCHANGE.

The new book, "Foreign Exchange," published by W. K. Brooks, 78 Monroe street, Chicago, has been generally adopted by the leading banks throughout the United States for foreign exchange transactions. The conversion tables are so complete for every kind of foreign money and the explanations so comprehensive, the handling of foreign exchange transactions is made as simple as A B C. We note among the users of this book such leading foreign exchange bankers as Brown Bros. & Co., Knauth, Nachod & Kuhne, August Belmont & Co., Simon Borg & Co., Winslow Lanier & Co., Cuyler, Morgan & Co., Kountze Bros., N. W. Harris & Co., Ladenburg, Thallman & Co., and many others in New York, besides nearly all the leading banks throughout the United States.

The price of the book is $5.50 in cloth and $10 in leather binding, and will be sent to any banker for inspection.

Where a notary public in the employ of a bank protested notes left for collection, without allowing days of grace, by reason of which improper protest the indorsers were relieved from liability, the bank was liable to the owner of the notes for whatever damages he sustained thereby.

Since the Massachusetts National Bank of Boston was reorganized and its shareholders paid an assessment of 50 per cent with the view to strengthening the condition of the bank, its business has very rapidly increased, and the institution has entered upon a new era of prosperity.

The new Tricounty National Bank, the fourth financial institution of Pottstown, Pa., has organized by electing Jonas S. Wagner president, Henry J. Meixell cashier,, J. S. Wagner, Dr. W. B. Shaner, Jonas McAfee, M. P. Grubb, A. H. Schultz, Grant S. Walters and Solomon Weitzenkorn directors.

At the annual meeting of Group 6 of the Pennsylvania Bankers' Association, held at Tyrone, John P. Harris of Bellefonte was made president and F. K. Lukenbach of Philipsburg secretary. The group comprises the bankers of Blair, Bedford, Cambria, Clearfield, Centre and Huntingdon counties.

The Nebraska banking board's annual statement shows a remarkably prosperous condition of affairs in Nebraska. In the last year the deposits in the state banks alone have increased from $18,210,000 to $22,438,000, while the increase in the amounts loaned has been only $1,235,000 and the legal reserve has increased nearly $3,000,000.

Wheeling, W. Va., is to have a bank-clearing house. All except two of the mercantile banks have joined the association. The quarters will be at the banking house of the Mutual Savings Bank. The latter, not being a commercial bank, will not be a member of the association. Alexander Mitchell, the treasurer of the Mutual Savings Bank, will be the manager of the clearing house.

The state auditor of public accounts has granted permission for the organization of the State Bank of Warren county, with a capital of $40,000. This is a reorganization of the State Bank of Roseville, Ill., whose charter expires soon. The incorporators are E. W. Mitchell, Alpheus Lewis, George W. Rayburn, F. B. Davis, W. T. Gossett, E. L. Mitchell, J. R. Nevius, H. T. Lape and C. O. Pinney.

The stockholders of the Cleveland Savings and Banking Company have been called upon to pay in the balance of 50 per cent of their stock, which will make the capital $100,000, full paid. The advisability of doubling the stock to provide for the increasing business of the institution is also under consideration. The president of the bank is Joseph H. Champ and E. W. Radder is secretary and treasurer.

The stockholders of the new State Bank of Cameron, Ill., have perfected their organization. The officers chosen were: President, George Bruington; vice-president, James French. The directors are George Bruington, John E. Wallace, W. C. Whitman, P. H. Shelton, A. J. Temple, Aaron Bowers, S. A. Armstrong, Jacob Famulener, James French, G. S. Tubbs and D. C. Graham. The bank has a capital stock of $25,000.

There is a great deal of current gossip regarding the creation of an Anglo-American bank, with a capital of £150,000. There have been conferences at Paris, Berlin and London, where the chief offices will be located. An important London bank has already been bought, it is said. There will be a branch office in every capital of Europe. Many well-known English and American financiers are interested in the scheme.

The Bankers' National Bank, the eighteenth national bank in Cleveland, Ohio, has elected these directors: Luther Allen, Charles N. Schmick, F. W. Gehring, Emil Joseph, William H. Hunt, L. E. Holden, Andrew Dall, W. H. Findlay, G. P. Comey, William Grief, John M. Leicht, J. C. Tresh, William Schafer, N. J. Dryfoos, J. W. Conger, Joseph R. Krews. Luther Allen is president, C. N. Schmick vice-president, J. R. Kraus cashier.

It is expected that the Independence National Bank and the Girard National Bank, both of Philadelphia, will be merged. It is said that Francis B. Reeves, president of the Girard National Bank, will be president of the consolidation, and Richard L. Austin, president of the Independence National Bank, vice-president. J. G. Mileman, cashier of the Girard, will probably retire, and Theodore E. Wiedersheim will become cashier.

The new American Trust Company, with $1,000,000 capital, starts business in Pittsburg in the former offices of George B. Hill & Co. The offices have been leased

for a year, dating from March 1st, and in the meantime the company plans to arrange and start the construction of a new building of its own. The directors of the company have elected F. L. Robbins president, J. D. Nicholson vice-president and John A. Irwin secretary and treasurer.

Attorney-General Douglas of Minnesota has rendered an important opinion to Bank Examiner Pope. He holds that stockholders who have decreased the capital stock of a bank merely by resolution at a stockholders' meeting have acted illegally. They can neither increase nor decrease capital stock except by amending the articles of incorporation and filing the amendments with the Secretary of State. This invalidates the act of a number of stockholders' meetings.

The Controller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: A fifth dividend of 4 per cent, Keystone National Bank of Erie; a sixth dividend of 10 per cent, First National Bank of Williamantic, Conn.; a final dividend of 2.7 per cent, Yates County National Bank of Penn Yan, N. Y.; a final dividend of 1.9 per cent, National Bank of Jefferson, Tex.; a final dividend of 5½ per cent, First National Bank of Ravenna, Neb.

Group No. 5 of the Pennsylvania Bankers' Association, composed of bank officials of Harrisburg, the Cumberland valley, York, Lebanon, Lancaster, Mifflintown and other places, held its annual meeting at the Hamilton Club, Lancaster. There were about forty members present, including some of the most prominent bankers in the above places. The following officers were elected: President, John Hertzler of the Lancaster Trust Company; secretary and treasurer, T. K. Player, Mechanicsburg.

At the first meeting of the stockholders of the Clark Avenue Savings Bank of Cleveland the following officers and directors were elected: A. J. McCrea, president; Thomas G. Robinson, first vice-president; George J. Sommer, second vice-president; John Theurer, third vice-president; A. J. McCrea, Thomas G. Robinson, John Theurer, J. V. Chapek, Charles Nickel, A. P. Macdonald, J. A. Smith, F. O. Pfaffman, V. Sprosty, Thomas Reid, Edward Murphy, J. R. Ingram, M. Cermak, Otto A. Saeltzer and George J. Sommer, directors.

The First National Bank of Birmingham, Ala., has provided for a further decided extension of its business. An arrangement has been concluded for absorbing the accounts of the Berney National Bank of the same city, the business consolidated to be conducted under the name of the First National Bank. Walker Percy, former president, and Henry L. Badham, former vice-president of the Berney National Bank, will continue to be actively interested, and W. W. Crawford, the old cashier of the Berney National Bank, will become assistant cashier of the First National Bank.

At the first annual meeting of Group 2 of the Nebraska Bankers' Association, held at Lincoln, the officers elected were as follows: President, S. H. Burnham, Lincoln; vice-president, George W. Hansen, Fairbury; secretary, C. B. Goodell, Crete; treasurer, W. B. Ryan, Lincoln. An executive committee for the group was elected, one from each county, as follows: George F. Sawyer, Saline; P. W. Price, Diller; T. E. Williams, Hamilton; C. H. Childs, York; J. L. Jorgeman, Seward; H. W. Waite, Gage; S. H. Burnham, Lincoln. W. T. Auld of Lincoln was elected to the executive committee of the state association.

The new Indianapolis trust company has elected directors and chosen the name, the Security Trust Company of Indiana. It will have a capital stock of $500,000, a considerable portion of which already has been subscribed by the directors. The directors elected are: Ameri- C. Daily, ex-auditor of state; William F. Churchman, cashier of the Capital National Bank; George J. Marott, Alfred M. Ogle, Orlando M. Packard, vice-president of the Capital National; Enos H. Nebeker, ex-treasurer of the United States; Robert L. O'Hair, president of Central National Bank of Greencastle; John L. Griffiths and Mortimer Levering, banker of Lafayette.

The fourth annual convention of southeastern Iowa bankers was held at Ottumwa. A resolution was adopted urging the Iowa delegation in Congress to secure the removal of the stamp tax on checks. The new officers elected were: President, C. H. Keck of Washington; secretary and treasurer, Thomas McClement of Morning Sun; executive committee, J. A. S. Pollard of Fort Madison, George E. Rix of Keokuk, W. H. Bliss of Salem, W. P.

Paugh of Columbus Junction and Fred Smith of Washington. The principal address was by James C. Davis of Keokuk on "Chattel Mortgages." The question of protection from criminals and prevention of defalcations was also discussed. The convention closed with a banquet.

Superintendent F. D. Kilburn of the New York state banking department has completed his tabulation of the report of the 128 savings banks of the state. The figures are made up from the reports of the individual banks made to the state department and show the condition of the banks on January 1st. The statement shows: Total resources, $1,066,064,216; amount due depositors, $947,129,638; other liabilities, $594,903; surplus on market value, $118,339,674; par values, $70,018,-318; number of open accounts, 2,072,190; number of accounts opened during year, 415,879; number of accounts closed during year, 324,987; amount deposited during year, $268,323,513; withdrawn, $240,-013,371; interest credited, $31,339,820; salaries paid, $1,810,810; other expenses, $823,013.

The announcement has been made that the North American Trust Company of New Jersey has taken over control of the Corporation Trust Company of New Jersey and the Corporation Trust Company of New York, the Corporation Organization and Trust Company of Chicago, the New Jersey Registration Company of Boston and the Corporation Trust Company of Maine, together with numerous minor companies. Although no announcement has been made for the connection between the North American Trust Company of New Jersey and the North American Trust Company of New York, it is said that the relations of the two companies are very close. It is not the purpose of the North American Trust Company of New York to change the organization or business methods of the various companies which it has acquired.

Papers have been executed in Helena, Mont., providing for the incorporation of the Daly banks at Butte and Anaconda under the name respectively of the Daly Bank and Trust Company of Butte and the Daly Bank and Trust Company of Anaconda. The incorporators are John R. Toole, John A. Lewis and John M. Madden. The directors named are Mrs. Daly, W. W. Dixon, John R. Toole, John M. Madden and Joseph A. Lewis. The officers will be Judge Dixon, president of the bank at Butte; John R. Toole, president of the bank at Anaconda; Joseph A. Lewis, vice-president of each bank, and J. C. Lalor, secretary and treasurer. The capital stock of each is $100,000, fully paid up. These new banks will take over the interests of the old banks—the Daly, Donahoe & Moyer Bank at Butte and the Daly, Donahoe & Greenwood Bank at Anaconda—and of Mrs. Marcus Daly as successor of these firms.

According to a Washington dispatch, the complete compilation of the new national banks incorporated from Oct. 31, 1899, to Jan. 18, 1901, reveals a record without parallel since the first years of the national system in the number of new institutions created. The total number of banks organized during this period was 457, and their combined capital was $24,222,000. This record as to capitalization has been several times surpassed, because the average capital was much larger prior to the provision of the gold-standard law that banks might be organized with a capital of $25,000. The highest record in both number and capital of banks organized between 1865 and 1900 was in 1890, when the number of new institutions was 307 and their combined capital $36,250,000. The number of surviving banks now stands at 4,004, which is 205 in excess of the number on Jan. 1, 1893, which was substantially the maximum point attained under the national system. The combined banking capital, however, now stands at only $636,714,395, which is considerably below the maximum at the beginning of 1893, when the amount was $695,148,665. Capital shrunk about $72,-500,000 up to the beginning of 1899, and the new banks, with their small average capital, have not yet bridged this gap.

On February 5th Judge Edmund Waddill, Jr., in the United States Circuit Court at Richmond, handed down an opinion in the case of the People's National Bank of Lynchburg against Morton Marye, State Auditor of Virginia, affirming the state's right to tax national banks under acts of the state assembly passed in 1890 and 1896. The case is an old one, having been in the courts since 1896, and involved the constitutionality of the acts above mentioned. One of the claims made was that taxing the real estate of a bank in addition to taxing the

shares of the stockholders was unequal taxation. This, the court held, is not unequal taxation in the sense contemplated by the Constitution and does not, therefore, invalidate the act, and that "real estate is considered a part of the bank's capital or property rather than that of the shareholders' interest in its certificates of stock." Judge Waddill also stated that "absolute equality of taxation is not expected, and the purposes of the national banking act are satisfied when exemptions from taxation are not made on the investments in the shares of institutions or individuals carrying on a similar business to that of the bank and upon persons engaged in operations and investments of a like character as the bank. The act does not make the tax on personality generally the measure of tax on national bank shares, but the tax on moneyed capital in like use." The opinion also notes in passing that "the taxation of the shareholders in national banks, independently of the real estate owned by the banks, is the same as that adopted in reference to taxation of the shareholders in state banks, and at least does not appear to have been intended as any discrimination against national bank shares."

COUNTRY BANK CO-OPERATION.

Mutual benefit is the purpose of the country bankers of Wisconsin, Illinois, Indiana and Michigan in forming an association in the near future. They represent $75,000,000 in deposits. The new organization is being formed for the purpose of making it possible for the small banks to compete with the larger ones in financing local deals, at least that is what the bankers say, but they are all inclined to be somewhat reticent as regards the business discussed at the late meeting held in Chicago. No bank representing less than $1,000,000 in deposits will be admitted to the association, but it is stated that with that one exception any bank in the states named will be allowed to join with the others. Chicago will be the business center of these banks, and there will probably be an office conducted by a paid secretary and another employe whose duties will be somewhat similar to those of a credit man. An advisory meeting was appointed at the recent meeting to investigate and make a report on the most favorable manner of proceeding in the work of the new organization.

DIRECTORY OF DIRECTORS.

The favorable reception accorded to the "Directory of Directors in New York City," published by the Audit Company of New York, has encouraged this company to issue a 1900-1901 "Directory of Directors in the City of Chicago." The title of the book is self explanatory. The first part of the book, consisting of about 225 pages, is made up of an alphabetical list of the names of those persons, with their Chicago addresses, who are directors or trustees, followed by the titles of the companies with which they are connected. Where a director or trustee has an official title this is indicated and the appendix contains alphabetical lists of selected corporations, chiefly those of Chicago, accompanied by lists of the names of their principal officers and of all their directors and trustees. Under a classification of "Manufacturing and Miscellaneous," are many new industrial corporations which do not have general officers at Chicago.

The directory, in addition to its reference value, furnishes a particularly valuable list for the selection of names by concerns which maintain a high class mailing list. (Directory of Directors in the City of Chicago. The Audit Company of New York, New York Life building, Chicago. Price $2.)

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130 PAGES of TOWNS and VILLAGES (comprising about 90,000 names) without BANKS in the United States and Canada, with their nearest ACCESSIBLE Banking points.

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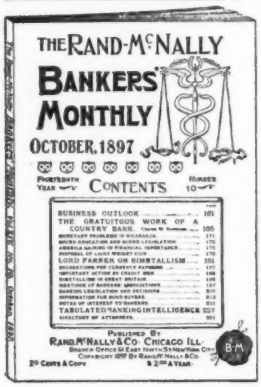
150 PAGES of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the DIRECTORY.

70 PAGES of INDEXED COUNTY STATE MAPS, printed in colors (11 x 14), made especially for the Directory (a COMPLETE ATLAS, and worth alone the subscription price of the Bankers' Directory).

25 PAGES of CITY MAPS (11 x 14), comprising the principal cities in the United States.

100 PAGES wherein are listed the DIRECTORS of National, State, and Savings Banks and the leading Trust Companies in all the principal cities of the United States and Canada, arranged alphabetically by States, Cities, and Banks.

15 PAGES of Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement; also, a list of Cashiers and Assistant Cashiers, alphabetically arranged.



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The BANKERS' MONTHLY lists each Month all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

NEW BANKING INTELLIGENCE.

The following information has been received since the January, 1901, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. † Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL	CORRESPONDENTS.
Alabama	Goodwater (Coosa.)	Farmers & Mer. Bank §	W. E. Holloway J. L. Purifoy.		
California	Concord (Contra Costa.)	Bank of Concord †	M. E. Lyon, *Cash.*	$ 20,000	Nat. Bk. of Com., N. Y.; First Nat. Bk., San F.
Georgia	▲Ellijay (Gilmer.)	Gilmer County Bank †	(*John H. Carter*) B. S. Holden.	10,000	(*Branch of Blue Ridge Bank, Blue Ridge, Ga.*)
Indian Territory	Roff (Chickasaw.)	Farmers Bank §	Randolph Lawrence John G. James.	25,000	Nat. City Bk., N. Y.; Cont. Nat. Bk., St. Louis.
Louisiana	▲Shreveport (Caddo.)	Citizens National Bank	S. B. McCutchen M. A. McCutchen.	100,000	Chas. Nat. Bk., N. Y.; Whitney Nat. Bk., N. O.; Mech. Bk., St. L.
Michigan	Millersburg (Presque Isle.)	Exchange Bank †	(*C. R. Willings*)		Peoples Sav. Bk. Det.; Alpena Nat. Bk., Alpena, Mich.
Montana	▲Anaconda (Deerlodge.)	Daly Bank & Trust Co. §	John R. Toole Louis V. Bennett.	100,000	Nat. City Bk., N. Y.; First Nat. Bk., Chi., Minpls., and St. Paul.
"	▲Butte (Silverbow.)	Daly Bank & Trust Co. §	W. W. Dixon C. C. Swinborne.	100,000	Nat. City Bk., N. Y.
Pennyslvania	▲Pittsburg (Allegheny.)	American Trust Co. §	F. L. Robbins John A. Irwin, (*Sec. & Tr.*)	1,000,000	
Washington	▲Ritzville (Adams.)	First National Bank	J. D. Bassett Geo. A. Kennedy.	30,000	Han. Nat. Bk., N. Y.; Cont. Nat. Bk., Chi.

* New Banking Point.

BANKS REPORTED DISCONTINUED

Since the January, 1901, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. † Private.	REMARKS.
Louisiana	▲Shreveport Caddo	S. B. McCutchen †	Succeeded by Citizens National Bank.
Montana	▲Anaconda Deerlodge	Mrs. Marcus Daly †	Succeeded by Daly Bank & Trust Co.
"	▲Butte Silverbow	Daly, Donahoe & Moyer †	Succeeded by Daly Bank & Trust Co.
Washington	▲Ritzville Adams	Adams County Bank §	Succeeded by First National Bank.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*•† .....Henry	J. G. Cowan.
Albertville*•† ....Marshall	E. O. McCord.
Alexander City*•†Talla'sa	P. O. Stevens.
▲Andalusia* .....Covington	Henry Opp.
▲Anniston*•†.....Calhoun	WILLETT & BROTHERS. Refer to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*.....St. Clair	Inzer & Greene.
▲Athens*•† .....Limestone	W. T. Sanders.
Attalla*•†.....Etowah	See Gadsden.
Bessemer*•† ....Jefferson	B. C. Jones.
▲Birmingham*•†..Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
Blocton*•† .....Bibb	W. H. Logan.
▲Brewton*•† ....Escambia	M. A. RABB.
Bridgeport*•†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Glider.
▲Camden*†.....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*•†.....Bibb	W. W. Lavender.
Citronelle*•† .....Mobile	See Mobile.
▲Clanton*•† .....Chilton	Adams & Martin.
▲Clayton*•† .....Barbour	E. P. Thomas.
Columbia*•†.....Henry	B. F. REID.
▲Columbiana*•† ....Shelby	Brown & Leeper.
Courtland*•†...Lawrence	See Moulton.
▲Cullman*•†.....Cullman	George H. Parker.
▲Dadeville*•†...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*•† .....Morgan	C. C. HARRIS.
Demopolis*•† ....Marengo	GESNER WILLIAMS.
Dothan*•† .....Henry	Espy & Farmer.
▲Double Springs*.Winston	P. H. Newman.
▲Edwardsville*•† Cleburne	Merrill & Bridges.
▲Elba*•† .....Coffee	Hickman & Riley.
Ensley*•†.....Jefferson	See Birmingham.
Enterprise*•†.....Coffee	See Elba.
Eufaula*•†.....Barbour	A. H. MERRILL.
▲Eutaw*•†.....Greene	McQueen & Harwood.
▲Evergreen*•†....Conecuh	Farnham & Crum.
Faunsdale*•† ....Marengo	R. M. Douglas.
▲Fayette*•† .....Fayette	McGuire & Collier.
▲Florence*•†...Lauderdale	SIMPSON & JONES.
▲Fort Payne*•† ...De Kalb	L. L. Cochran.
Fruithurst*•† ....Cleburne	R. L. Blackmarr.
▲Gadsden*•† .....Etowah	DORTCH & MARTIN.
▲Geneva*†.....Geneva	M. E. Milligan.
▲Greensboro*•† .....Hale	Tutwiler & Jones.
▲Greenville*•† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
Hartselle*•† .....Morgan	Porter M. Brindley.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*•† .....Madison	ROBERT E. SPRAGINS.
Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† .....Walker	Coleman & Bankhead.
▲Lafayette*•† ....Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•†.....Sumter	Altman & Brockway.
▲Luverne*•† .....Crenshaw	Richardson & Bricken.
▲Marion*•†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† .....Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercrombie.
New Decatur*•†..Morgan	J. C. Eyster.
▲Oneonto*•† .....Blount	G. W. Darden.
▲Opelika*•† ..... Lee	SAMFORD & SON.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*•† ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*•† .....Autauga	C. E. O. TIMMERMAN.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford*..... Coosa	John W. Batson.
▲Russellville*•†...Franklin	W. H. KEY.
▲Scottsboro*•† ....Jackson	J. E. Brown.
▲Scale*•†.....Russell	Boykin & Benton.
▲Selma*•†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*•†..... Colbert	R. H. Wilhoyte.
▲St. Stephens*.Washington	C. C. Kimbrough.
Sylacauga*•† .. Talladega	See Talladega.
▲Talladega*•†....Talladega	WHITSON & GRAHAM.
Thomasville*•†.... Clarke	Norman Gunn.
▲Troy*•† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•†.....Colbert	Isaac Orme.
▲Tuskegee*•† ..... Macon	W. F. Foster
▲UnionSprings*•† .Bullock	JINKS & COPE.
Uniontown*•† ..... Perry	G. B. Johnston.
▲Vernon*..... Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*•†.....Jefferson	S. C. Davidson.
▲Wedowee*..... Randolph	R. S. Pate.
▲Wetumpka*•†..... Elmore	W. P. Gaddis.

ALASKA.

Town and County.	Name.
Juneau*•.....	Lyons & Lyons.
Nome	James Keifer.
▲Sitka*•.....	BURTON E. BENNETT.
Skagway•.....	Church & Day.

ARIZONA.

Town and County.	Name.
Bisbee*†.....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*•†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*•†.....Navajo	C. O. Anderson.
Jerome*•† ..... Yavapai	HEYWARD M. GIBBES.
▲Kingman*•†.....Mohave	J. M. Brown.
Mesa*•†..... Maricopa	George W. Woy.
▲Nogales*•†.... Santa Cruz	E. Williams.
¶▲Phœnix*•†.....Maricopa	L. H. CHALMERS.
▲Prescott*•† .....Yavapai	E. M. SANFORD.
Safford*†..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns*.....Apache	Walter G. Scott.
Tempe*•†..... Maricopa	W. J. Kingsbury.
▲Tombstone*•†.... Cochise	Charles S. Clarke.
▲Tucson*•†..... Pima	OWEN T. ROUSE.
Williams*•†.... Coconino	See Flagstaff.
Yuma*•†..... Yuma	See Phoenix.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•†....Desha	F. M. Rogers.
Atkins*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•† .... Benton	J. A. Rice.
▲Berryville*•..... Carroll	Fancher & Fancher.
Blackrock*•†... Lawrence	Z. M. Cypert.
Booneville• ..... Logan	Ferguson & Barlow.
Brinkley*•†..... Monroe	C. F. Greenlee.
▲Camden*•†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*..... Howard	W. D. Lee.
▲Charleston*•.... Franklin	T. A. Pettigrew.
▲Clarendon*•†..... Monroe	THOMAS & LEE.
▲Clarksville*•† ... Johnson	McKennon & Patterson.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.
▲Corning*•†..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*•† ..... Sevier	Collins & Lake.
▲Desarc*..... Prairie	Roberts & Willeford.
▲Devall Bluff*•..... Prairie	McClintock & Langford.
▲DeWitt*•† ..... Arkansas	Gibson & Park.
▲El Dorado*•† ..... Union	E. O. MAHONY.
England*•† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*...Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	WALKER & WALKER.
Fordyce*•†..... Dallas	R. C. Fuller.
▲Forrest City*•†St. Francis	NORTON & PREWETT.
▲Fort Smith*•† ..Sebastian	T. W. M. BOONE.
Gravette*•† ..... Benton	W. H. Austin.
▲Greenwood*•†..Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	G. P. GEORGE.
▲Hampton*..... Calhoun	C. L. Poole.
▲Hardy*•†..... Sharp	C. D. Foster.
▲Harrisburg*•† ...Poinsett	J. J. Mardis.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*•† ..... Prairie	C. S. Proctor.
▲Hebe*•† ..... Cleburne	W. L. Thompson.
▲Helena*•†..... Phillips	QUARLES & MOORE.
Hope*•†..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*•†...Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	W. T. Brooks.
Imboden*•† .... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*•† ..Craighead	EDWARD H. MATHIS.
Junction*•†..... Union	E. O. Mohoney.
Kingsland*•†...Cleveland	See Rison.
▲Lake City* ..... Craighead	T. H. CARAWAY.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*•† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*•† ..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	G. F. GREER.
▲Magnolia*•† .... Columbia	Stevens & Stevens.
▲Malvern*•†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•† ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*•† ..... Polk	MARK P. OLNEY.
▲Monticello*•† ..... Drew	Wells & Williamson.
▲Morrilton*•† ..... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*..... Stone	B. F. Williamson.
▲Mount Ida*..Montgomery	G. Witt.
▲Murfreesboro* ..... Pike	J. C. Pinnix.
Nashville*†..... Howard	W. C. Rodgers.
▲NewLewisville*†L'Fay'te	King & Searcy.
▲Newport*•† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*•† ..... Franklin	W. W. Mansfield.
▲Paragould*•†..... Greene	JOHNSON & LUNA.
▲Paris* ..... Logan	Anthony Hall.
▲Perry* ..... Perry	James A. Vance.
▲Piggott*•†..... Clay	L. Hunter.
▲Pine Bluff*•†....Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*•† ..... Nevada	W. V. TOMPKINS.
▲Princeton*•† ..... Dallas	R. H. Dedham.
Rector*•† ..... Clay	See Piggott.
▲Richmond*.. Little River	J. C. Head.
▲Rison*•† ..... Cleveland	W. J. Stanfield.
Rogers*•† ..... Benton	W. C. ROBERTS.
▲Russellville*•†..... Pope	J. T. BULLOCK.
▲Salem*..... Fulton	Charles A. Phillips.
▲Searcy*•†..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City*..... Lincoln	H. R. Lucas.
Stuttgart*•† .... Arkansas	Edward Pettit.
▲Texarkana*•†..... Miller	WEBBER & WEBBER.
▲Van Buren*•†..Crawford	JESSE TURNER.
▲Vanndale*•†..... Cross	O. N. Killough.
▲Varner*•†..... Lincoln	G. H. Joslyn.
Waldo*•† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*•†..Lawr'ce	Phillips & Beakley.
▲Warren*•†..... Bradley	W. R. Quinney.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville*..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•†..... Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*•† ..... Orange	Richard Melrose.
Antioch*•†..Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† ..... Los Angeles	W. H. Davies.
▲Bakersfield*•† ..... Kern	T. M. McNAMARA.
Benicia*•† ..... Solano	C. P. Stevens.
Berkeley*•†..... Alameda	W. N. WASTE.
Biggs*•†..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*•† ..... Napa	See Napa.
Cambria*•†...San Luis Ob.	B. H. Franklin.
Campbell*•† ..Santa Clara	See San Jose.
Cayucos*•†....San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† .... Sonoma	H. H. McKoon.
Colton*•†.San Bernardino	Thomas D. Hamilton
▲Colusa*•† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*•†..... Los Angeles	See Los Angeles.
▲Crescent City*•.Del Norte	Childs & Hart.
Dixon*•†..... Solano	A. Manning.
Downey*•†...Los Angeles	J. H. Ardis.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutchflat*•†..... Placer	W. P. Snowden.
Elsinore*•†..... Riverside	Collier & Evans.
Escondido*•† ..San Diego	R. R. Beavers.
▲Eureka*•†..... Humboldt	J. N. GILLETT.
▲Fairfield*†..... Solano	Coghlan & Harvey.
Fallbrook*†... San Diego	See San Diego.
Ferndale*•†.... Humboldt	James Smith.
Folsom*•† ... Sacramento	See Sacramento.
Forest*•†..... Sierra	See Nevada City.
Foresthill*•†..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ...Siskiyou	I. A. Reynolds.
▲Fresno*•†..... Fresno	F. E. COOK.
Fullerton*•† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•† ..... Santa Clara	J. C. Zuck.
Gonzales*•† .... Monterey	S. W. Mack.
Grass Valley*•†...Nevada	C. W. KITTS.
Gridley*•†..... Butte	R. C. Long.
Guadalupe*•†.Santa Barb.	See Santa Maria.
▲Hanford*•†..... Kings	J. W. Hudson.
Haywards*•† .... Alameda	J. A. Collins.
Healdsburg*•† ... Sonoma	J. W. Rose.
Hemet*•† ..... Riverside	P. C. Little.
▲Hollister*•† ...San Benito	BRIGGS & HUDNER
Hueneme*•† ..... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	P. H. Mack.
Ione*•† ..... Amador	See Jackson.
▲Jackson*•† ..... Amador	J. W. Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•†..... Kings	W. D. Maddin.
Livermore*•†..... Alameda	G. W. Langan.
Lodi*•† ..... San Joaquin	See Stockton.
Lompoc*•.Santa Barbara	Fox & Sheridan.
Longbeach*•†..Los Ang's	E. C. Denio.
▲Los Angeles*•†.Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	FLINT & BARKER, Attorneys for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•† .Santa Clara	W. M. Beggs.
▲Madera*•†..... Madera	Francis A. Fee.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville* ..... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*†.Contra Costa	W. S. Tinning.
▲Marysville*† ..... Yuba	FORBES & DINSMORE.
Mendocino*†.Mendocino	M. J. Byrnes.
▲Merced*† .....Merced	J. W. KNOX.
▲Modesto*† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*†.Los Angeles	C. E. Slosson.
Monterey*† ....Monterey	S. F. Gell.
▲Napa*† .....Napa	JOHN T. YORK.
National City*† San D'go	Hammack & Jerauld.
▲Nevada City*† ...Nevada	T. FORD.
North Ontario*†SanBern	See Ontario.
North San Juan*†Nevada	See Nevada City.
Oakdale*† ..... Stanislaus	See Modesto.
▲Oakland*† .....Alameda	EDWARD A. HOLMAN. Refers to California Bank.
Oceanside*†...San Diego	See San Diego.
Ontario*†San Bernardino	E. H. Joliffe.
Orange*† ..... Orange	See Santa Ana.
Orland*† .....Glenn	See Willows.
▲Oroville*† .....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*†Monterey	R. C. Smith.
Paloalto*†...Santa Clara	Joseph Hutchinson.
Pasadena*†..Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*† .....Sonoma	HASKELL & DENNY.
▲Placerville*†..El Dorado	Irwin & Irwin.
Pleasanton*†... Alameda	T. W. Harris.
Pomona*† ..Los Angeles	J. A. GALLUP.
Porterville*† .....Tulare	J. F. Boller.
▲Quincy*† .....Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C H. Wynn.
▲Redbluff*† .....Tehama	JOHNSON & CHASE.
▲Redding*† .....Shasta	WATSON & BUSH.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*†S'n M'teo	George C. Ross.
▲Riverside*† .....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*† ..Sacra'o	L. T. HATFIELD.
▲Salinas*† ..... Monterey	DAUGHERTY & LACEY.
▲San Andreas*†.Calaveras	F. J. Solinsky.
▲San Bernardino*†San B'o	OTIS & GREGG.
▲San Diego*†...San Diego	A. C. MOUSER. General law practice. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for Union Trust Co. Collections and correspondence solicited.
" ..... "	GORDON & YOUNG, 14 Sansome St. Attorneys for Germania Trust Co. and Swiss American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALBERT H. YORDI, Claus Spreckles Building. Reference, without permission, San Francisco Savings Bank.
San Jacinto*†. Riverside	T. T. Porteous.
▲San Jose*†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*†..Alameda	John Black.
▲San Luis Obispo*†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*†..San Mateo	C. N. Kirkbride.
San Miguel*†..S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*† .....Marin	HEPBURN WILKINS.
▲Santa Ana*† .....Orange	E. E. Keech.
▲Santa Barbara*†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*† Santa Clara	D. Henderson.
▲Santa Cruz*† Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*†Santa Bar'a	T. R. Finley.
Santa Monica*†Los Ang's	Tanner & Taft.
Santa Paula*† ...Ventura	See Ventura.
▲Santa Rosa*† ....Sonoma	J. R. LEPPO.
Sebastopol*• .....Sonoma	James A. Stidger & Son.
Selma*† .....Fresno	E. E. Shepard.
Sonoma*† ..... Sonoma	R. R. Poppe.
▲Sonora*† .....Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*• .....Napa	Thomas Watt.
▲Stockton*† ..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*† .....Solano	George A. Lamont.
▲Susanville*† .....Lassen	Goodwin & Goodwin.
Sutter Creek*† .Amador	See Jackson.
Tehachapi*† .....Kern	See Bakersfield.
Templeton*†..S. Luis Ob.	See Paso Robles.
Tomales*† .....Marin	Fred Woodworth.
Truckee*† .....Nevada	C. F. McGlashan.
Tulare*† ..... Tulare	DAVIS & ALLEN.
Tustin*† ..... Orange	See Santa Ana.
▲Ukiah*† .....Mendocino	J. A. Cooper.
Vacaville*† ..... Solano	R. Barcar.
Vallejo*† .....Solano	L. G. HARRIER.
Valleyford*† ....Sonoma	See Santa Rosa.
▲Ventura*† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*† .....Tulare	MILLER & HANNAH
Watsonville*† Santa Cruz	Holbrook & Maher.
▲Weaverville*• .... Trinity	James W. Bartlett.
Wheatland*† .....Yuba	E. T. Manwell.
Whittier*† ..Los Angeles	WM. M. HIATT.
Williams*† .....Colusa	See Colusa.
▲Willow*† ..... Glenn	Frank Moody.
Winters*† ..... Yolo	Philip Bruton.
▲Woodland*† ..... Yolo	ARTHUR C. HUSTON.
▲Yreka*† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*† .....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*† .... Washington	August Muntzing.
Alamosa*† ..... Conejos	W. E. Cox.
Alma*† .....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*† .....Pitkin	R. G. WITHERS.
Berthoud*† .....Larimer	See Fort Collins.
▲Boulder*† ..... Boulder	LEWIS S. YOUNG.
▲Breckenridge*†. Summit	J. W. Swisher.
Brighton*† ....Arapahoe	W. G. Lovelace.
Brush*† .....Morgan	See Fort Morgan.
▲Buenavista*† ..... Chaffee	G. K. HARTENSTEIN.
▲Burlington*† .Kit Carson	See Denver.
▲Canon City*† ...Fremont	WALDO & DAWSON.
Carbondale*† ... Garfield	See Glenwood Springs.
▲Castlerock*† .... Douglas	A. G. Webster.
▲Central City*† .....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*† .....Mineral	A. L. MOSES.
CrestedButte*†Gunnison	Metzler Bros.
▲Cripplecreek*† ....Teller	J. MAURICE FINN.
▲Del Norte*†..Rio Grande	George P. Wilson.
▲Delta*† .... Delta	A. R. King.
¶▲Denver*† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Equitable Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*†... Montezuma	See Cortez.
▲Durango*† .....La Plata	O. S. Galbreath.
Eaton*† .....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*†. .....Park	CHARLES A. WILKIN.
Florence*†.....Fremont	JOHNSON & KILLIAN.
▲Fort Collins*†...Larimer	GEORGE W. BAILEY.
▲Fort Morgan*†.. Morgan	E. E. Williams.
Fowler*† ..... Otero	See La Junta.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*† Cl'r Creek	J. J. WHITE.
Gillett*† .....Teller	C. A. Gillete.
▲Glenwood Sp'gs*†Garf'ld	E. T. TAYLOR.
▲Golden*† .....Jefferson	W. A. Dier.
Granada*† .....Prowers	W. O. Merrill.
▲Grand Junction*†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*† ....Weld	H. N. HAYNES.
▲Gunnison*† ....Gunnison	DEXTER T. SAPP.
Holly*† ....Prowers	J. S. McMurtry.
▲Holyoke*† .....Phillips	J. S. Bennett.
Hooper*† .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*† .....Lincoln	T. J. Edwards.
Idaho Spr'gs*†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*† ... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*† .....Otero	W. R. GIBSON.
▲Lake City*† .....Hinsdale	Brown & Nourse.
▲Lamar*† .....Prowers	C. C. Goodale.
▲Las Animas*† .....Bent	A. M. Lambright.
▲Leadville*† .....Lake	WILLIAM H. NASH.
Littleton*† ....Arapahoe	See Denver.
Longmont*† .....Boulder	H. M. MINOR.
Loveland*† .....Larimer	Lyman Porter.
Mancos*† ....Montezuma	See Cortez.
Manzanola*† ..... Otero	Horace B. Dye.
▲Meeker*.....Rio Blanca	J. L. Gray.
Monte Vista*†Rio Grande	Jesse Stephenson.
▲Montrose*† ....Montrose	S. S. Sherman.
New Windsor*† .....Weld	Geo. J. Rowne.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Ouray*•† .. ..Ouray	STORY & STORY.
Pitkin*•† .....Gunnison	See Gunnison
▲Pueblo*•†.....Pueblo	WILLIAM B. YATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	A. R. Brown.
▲Rico*•† .....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	See Ouray.
Rifle*•†.....Garfield	See Glenwood Springs.
Rockyford*•†.....Otero	R. S. Beall.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•† .....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†..... .....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	EDGAR BUCHANAN.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*.....Routt	J. R. Harding.
▲Sterling*•† .....Logan	SMITH A. BURKE.
Stockyards.....Arapahoe	F. C. Goudy.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	L. C. KINIKIN.
▲Trinidad*•† ..Las Animas	A. C. McCHESNEY.
Victor*•† ..... Teller	J. W. HUFF.
▲Walsenburg*•† .Huerfano	P. W. Sweeney.
Westcliffe* .....Custer	J. G. Schweigert.
Windsor*•†.....Weld	J. Greeley.
Wray*•†.....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
▲Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†... New Haven	MUNGER & MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•† ...Hartford	See Hartford.
Branford*•†..New Haven	Harry W. Doolittle.
▲Bridgeport*•† ...Fairfield	PERCY L. JOHNSON. Refers to any bank in Bridgeport.
Bristol*•† .....Hartford	See Hartford.
Brookfield*•†....Fairfield	See Danbury.
Brooklyn*†.....Windham	See Danielson.
Bucklands. .....Hartford	See Hartford.
Canaan*•† .....Litchfield	J. H. Roraback.
Canton*† .....Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	Charles A. Pelton.
Colchester*•†...New Lon.	E. S. Day.
Collinsville*•† ..Hartford	Oliver Case.
Cornwall*.. .....Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†.....Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deepriver*•† ..Middlesex	R. W. Tyler.
Derby*•† .....New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* .....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†New London	See New London.
Elmwood*• .....Hartford	See Hartford.
Enfield*•† ....Hartford	J. W. Thompson.
Essex*•† ..... Middlesex	James Phelps & Sons.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Glastonbury*•†. Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•†....Fairfield	R. JAY WALSH.
Groton*†....New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Thompsonville.
Higganum*•† ..Middlesex	G. B. Carlson.
Jewett City*•† .New Lon.	See Norwich.
Kensington*† ...Hartford	See Hartford.
Lakeville*•† ....Litchfield	See Salisbury.
▲Litchfield*•†....Litchfield	WOODRUFF & WOODRUFF,
Lyme*•†.....New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•† ...New Haven	CORNELIUS J. DANAHER.
▲Middletown*•† ...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†....New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	B. F. Gaffney.
New Canaan*•†..Fairfield	See Stamford.
NewHartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.NewLon.	ALFRED COIT.
Newington*†....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.....Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	R. B. Stoeckel.
North Haven*•†New Hav.	See New Haven.
North Manchester†.Hart.	See South Manchester.
Norwalk*•†.....Fairfield	WARNER & GOLDSMITH.
▲Norwich*•†..New London	EDWIN W. HIGGINS. Refers to any bank in Norwich.
Orange*•† ....New Haven	See New Haven.
Parkville†.....Hartford	See Hartford.
Plainfield*•†....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ....Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	EDGAR M. WARNER.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*†.....Litchfield	See New Milford.
Salem* .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Lander.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•† Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
▲So. Norwalk*•†..Fairfield	See Norwalk.
Southport*•† ....Fairfield	John H. Perry.
SouthWindsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	HART & KEELER.
Stonington*•†..New Lon.	H. A. Hull.
Stratford*•† .....Fairfield	Charles H. Peck.
Suffield*•† .....Hartford	Hugh M. Alcorn.
Thomaston*•†...Litchfield	F. W. Etheridge.
Thompson*•† ...Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•†..Litchfield	B. E. Higgins.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† .....Tolland	See Rockville.
Waldingford*•† New Hav.	Lewis M. Hubbard.
▲Waterbury*•† New Haven	BRONSON & MINOR.
Watertown*•...Litchfield	Charles G. Root.
West Cornwall*•†..Litch.	L. J. Nickerson.
Westhaven*•†..New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
West Winsted*†..Litchf'd	See Winsted.
Wethersfield*•† .Hartford	See Hartford.
▲Willimantic*•† .Windham	GEORGE W. MELONY.
Winchester*....Litchfield	See Winsted.
▲Windham*• ....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† ..Hart.	J. Warren Johnson.
▲Winsted*•† .....Litchfield	WILBUR G. MANCHESTER.
Woodbury*†....Litchfield	Huntington & Warner.
Woodstock*.... Windham	See Putnam.
Yantic*•†....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† .....Kent	See Dover.
Delaware City*•†NewCas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† .....Kent	GEORGE M. JONES.
▲Georgetown*•† ....Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•†..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† NewCastle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Milton*•.....Sussex	Wm. F. Causey.
Newark*•†....New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	S. T. Townsend, Jr.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† .....Kent	See Dover.
▲Wilmington*•† NewCastle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*•† ..... D. C.	See Washington.
Georgetown*•† ..... D. C.	CHARLES H. CRAGIN.
¶▲Washington*•† ..... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•†. Franklin	H. C. Hicks.
▲Arcadia*•† ..... De Soto	CHARLES W. FORRESTER.
Avonpark* ..... De Soto	C. D. Knapp.
▲Bartow*•† ..... Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Bradentown*•† . Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*•† ..... Levy	E. A. Pinnell.
▲Brooksville*•† . Hernando	W. S. Jennings.
Cedar Keys*•† ..... Levy	E. J Lutterloh.
Cocoa*•† ..... Brevard	See Titusville.
▲Crawfordville*† . Wakulla	See Tallahassee.
▲Dade City*•† ..... Pasco	J. A. Hendley.
Daytona*•† ..... Volusia	C. H. Spencer.
▲De Funiak Spgs*•† Walt'n	S. K. Gillis.
▲Deland*•† ..... Volusia	Stewart & Bly.
Eustis*•† ..... Lake	B. S. Weeks.
▲Fernandina*•† .... Nassau	H. J. BAKER.
Fort Meade*•† ..... Polk	W. S. Athens.
▲Gainesville*•† .... Alachua	W. C. JACKSON.
▲Greencove Spgs*•† . Clay	See Jacksonville.
Interlachen*•† .... Putnam	See Palatka.
▲Ivernesa*•† ..... Citrus	I. M. Barton.
▲Jacksonville*•† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*•† ..... Hamilton	Johnson & Johnson.
Juno* ..... Dade	A. E. Heyser.
▲Key West*•† ..... Monroe	GEORGE W. ALLEN.
▲Kissimmee*•† .... Osceola	See Orlando.
▲Lake City*•† .... Columbia	ROBERSON & SMALL.
Lakeland*•† ..... Polk	P. Tucker.
Leesburg*•† ..... Lake	Tinnon & McNamee.
▲Live Oak*•† .... Suwannee	B. B. Blackwell.
▲Macclenny*•† ..... Baker	See Jacksonville.
▲Madison*•† ..... Madison	C. B. ASHLEY.
▲Marianna*•† ..... Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*•† .... Brevard	See Titusville.
▲Miami*•† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*•† .... Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• ..... Lee	See Punta Gorda.
▲Ocala*•† ..... Marion	W. S. BULLOCK.
Orange City*•† .... Volusia	A. M. Bailey.
▲Orlando*•† ..... Orange	MASSEY & WARLOW.
▲Palatka*•† ..... Putnam	DAVIS & HILBURN.
Palmbeach*•† ..... Dade	W. I. Metcalf.
Palmetto*•† .... Manatee	See Braidentown.
▲Pensacola*•† .... Escambia	BLOUNT & BLOUNT.
▲Perry* ..... Taylor	See Madison.
Punta Gorda*•† .. De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† ..... Orange	T. E. WILSON.
▲Stanton*• ..... Marion	See Ocala.
▲Starke*•† ..... Bradford	J. T. Wills.
▲St. Augustine*•†. St. John	W. W. DEWHURST.
St. Petersb'g*•†. Hillsboro	A. Macleod.
▲Sumterville*• ..... Sumter	A. C. Clark.
¶▲Tallahassee*•† ..... Leon	R. W. WILLIAMS.
▲Tampa*•† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•†. Hillsboro	See Tampa.
▲Tavares*•† ..... Lake	J. F. Brown.
▲Titusville*•† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palmbeach*•† Dade	See Palmbeach.
Westville*•† ..... Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† ..... Wilcox	T. L. Holton.
Acworth*•† ..... Cobb	J. J. Northcott.
Adairsville*•† .... Bartow	See Cartersville.
Adel*•† ..... Berrien	See Tifton.
▲Albany*•† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*•† ..... Sumter	CHARLES R. CRISP
▲Appling* ..... Columbia	See Augusta.
Arlington*•† ..... Calhoun	W. D. Sheffield.
▲Athens*•† ..... Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† ..... Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*•† .... Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
▲Bainbridge*•† .... Decatur	ALBERT H. RUSSELL.
Barnesville*•† ..... Pike	W. W. LAMBDIN.
▲Baxley*•† ..... Appling	J. H. Thomas.
▲Blackshear*•† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville* 4Union	J. A. Butt.
▲Blakely*•† ..... Early	R. H. Powell & Son.
▲Blueridge*•† ..... Fannin	O. R. Dupree.
Boston*•† ..... Thomas	See Thomasville.
▲Brunswick*•† ..... Glynn	W. E. KAY.
▲Buchanan*•† ... Haralson	See Tallapoosa.
▲Buena Vista*•† .... Marion	George P. Monro.
Buford*•† ..... Gwinnett	J. O. H. Brown.
▲Butler*•† ..... Taylor	O. M. Colbert.
▲Calhoun*•† ..... Gordon	F. A. Cantrell.
▲Camilla*•† ..... Mitchell	S. S. Bennett.
▲Canton*•† ..... Cherokee	William A. Teasley.
▲Carnesville* ..... Franklin	W. R. Little.
▲Carrollton*•† ..... Carroll	R. D. Jackson.
▲Cartersville*•† .... Bartow	J. M. MOON.
▲Cedartown*•† ..... Polk	J. A. Blance.
Chipley*•† ..... Harris	See Greenville.
▲Clarkesville*•† Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton ..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*•† ..... Pulaski	See Hawkinsville.
▲Colquitt*•† ..... Miller	C. C. Bush.
▲Columbus*•† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*•† ..... Madison	See Danielsville.
▲Conyers*•† ..... Rockdale	John R. Maddox.
Cordele*•† ..... Dooly	J. T. HILL.
▲Covington*•† ..... Newton	J. G. Lester.
▲Crawfordville*•†. Tal'fe'o	Horace & Carl Holden.
Culloden*•† ..... Monroe	B. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*•† Chattahoochee	C. C. Minter.
▲Cuthbert*•† .... Randolph	W. C. WORRILL.
▲Dahlonega* ..... Lumpkin	Price & Charters.
▲Dallas*•† ..... Paulding	A. J. Camp.
▲Dalton*•† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* ..... Madison	D. W. Meadow.
▲Darien*•† ..... McIntosh	C. L. Livingston.
Davisboro*•† Washington	See Louisville.
▲Dawson*•† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* ..... Dawson	J. M. Bishop.
▲Decatur*•† ..... DeKalb	See Atlanta.
Demorest*•†. Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*•† .. Douglas	J. H. McLarty.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Dublin*†..... Laurens	P. L. Wade.
▲Eastman*† ..... Dodge	James P. Highsmith.
▲Eatonton*†..... Putnam	W. B. Wingfield.
▲Elberton*†..... Elbert	W. D. Tutt.
▲Ellaville*†.... ....Schley	A. J. Walters.
▲Ellijay*†..... Gilmer	J. P. Perry.
▲Fairburn*†.... Campbell	L. S. Roon.
▲Fayetteville*†... Fayette	W. B. Hollingsworth.
Fitzgerald*†..... ....Irwin	L. KENNEDY.
Floville*†..... .....Butts	B. P. Bailey.
Flowery Branch*†.. Hall	See Gainesville.
▲Forsyth*†..... Monroe	R. L. Berner.
▲Fort Gaines*†..... Clay	W. A. Scott.
Fort Valley*†.. Houston	H. A. MATHEWS.
▲Franklin*..... ....Heard	W. S. Hubbard.
▲Gainesville*†. ..... Hall	DUNLAP & DUNLAP.
▲Georgetown*● .. Quitman	T. L. Guerry.
▲Gibson*†..... ....Glascock	E. B. Rogers.
▲Greensboro*†. . Greene	J. B. Park, Jr.
▲Greenville*† Meriwether	H. W. Hill.
▲Griffin*†..... ..Spalding	ROBERT T. DANIEL.
▲Hamilton*†..... Harris	B. H. Walton.
Harmony Grove*†Jack'n	R. L. J. Smith.
▲Hartwell*†..... Hart	A. E. McCurry.
▲Hawkinsville*†.. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*†.... Appling	See Hawkinsville.
▲Hiawassee*..... .....Towns	J. H. Davis.
▲Hinesville*†..... Liberty	S. B. Brewton.
Hogansville*†..... Troup	Isaac Jackson.
▲Homer*..... Banks	See Gainesville.
▲Homerville*†..... Clinch	R. G. Dickerson.
▲Irwinton*..... Wilkinson	J. W. Lindsey.
▲Irwinville*..... Irwin	T. J. Luke.
▲Isabella*..... Worth	See Sylvester.
▲Jackson*†..... Butts	M. P. HALL.
▲Jasper*†..... Pickens	J. W. Henley.
▲Jefferson*● ..... Jackson	J. C. Turner.
▲Jesup*†..... Wayne	D. M. Clark.
▲Jonesboro*†..... Clayton	W. M. Wright.
▲Knoxville†† .... Crawford	R. C. Le Sueur.
▲Lafayette*†..... Walker	Lumpkin & Shattuck.
▲La Grange*† ..... Troup	A. H. THOMPSON.
Lavonia*†..... Franklin	See Carnesville.
▲Lawrenceville*†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*†..... .....Lee	Long & Son.
▲Lexington*.. Oglethorpe	Joel Cloud.
▲Lincolnton* ..... Lincoln	J. E. Strother.
▲Louisville*†.... Jefferson	Phillips & Phillips.
▲Lumpkin*†..... Stewart	J. T. HARRISON.
▲Macon*†..... ....Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*†..... Morgan	George & George.
▲Marietta*†..... ....Cobb	CLAY & BLAIR.
Marshallville*†.... Macon	See Oglethorpe.
Maysville*†..... Jackson	A. J. Griffin.
▲McDonough*† .... Henry	James F. Wall.
▲McRae*†..... Telfair	E. D. Graham.
▲Milledgeville*† . Baldwin	D. B. SANFORD.
Milen*†.. ..... Screven	JAMES P. BRONSON.
Molina*†..... ..... Pike	See Zebulon.
▲Monroe*●..... Walton	B. S. Walker.
Montezuma*†.... Macon	Greer & Felton.
▲Monticello*†..... Jasper	J. D. Kilpatrick.
▲Morgan*..... Calhoun	L. G. Cartledge.
▲Moultrie*●..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*†Montgom'y	Geiger & Peterson.
▲Nashville*..... Berrien	William D. Bule.
▲Newnan*†..... Coweta	R. W. FREEMAN.
▲Newton*..... Baker	A. S. Johnson.
Ocilla*†..... .....Irwin	See Sylvania.
▲Oglethorpe*†..... Macon	Greer & Felton.
Pelham*†..... ....Mitchell	See Camilla.
▲Perry*†..... Houston	W. C. Davis.
Poulan*●..... Worth	Frank Park.
▲Preston*†..... Webster	S. R. Stevens.
▲Quitman*†..... Brooks	J. G. McCall.
▲Reidsville*..... Tattnall	E. C. COLLINS.
Reynolds*†..... Taylor	W. E. Steed.
Richland*†.. .....Stewart	E. L. Stevens.
▲Ringgold*†..... Catoosa	J. H. Anderson.
Rochelle*† ..... Wilcox	D. B. Nicholson.
▲Rome*†..... Floyd	JOHN W. BALE.
Rutledge*†..... Morgan	See Madison.
▲Sandersville*†. Wash'ton	Evans & Evans.
▲Savannah*†.... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*†† ..... Coweta	James W. Shell.
Sharon*†..... Taliaferro	See Washington.
Shellman*† .... Randolph	See Cuthbert.
Social Circle*†... Walton	T. Spearman.
▲Sparta*† ..... Hancock	W. H. Burwell.
▲Springfield*... Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.

Town and County.	Name.
▲Statenville*..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*●.Chattooga	J. M. Bellah.
▲Swainsboro*●... Emanuel	H. R. Daniel.
▲Sylvania*●..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*†.. Haralson	Head & Head.
Tennille*†.. Washington	John C. Harmon.
▲Thomaston*†..... Upson	J. A. Cotten.
▲Thomasville*†...Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co
▲Thomson*†.....McDuffie	John T. West.
Tifton*†..... .....Berrier	John Murrow.
Toccoa*† .....Habersham	GEORGE P. IRWIN.
▲Traders Hill.....Charlton	See Waycross.
▲Trenton*†..... .....Dade	See Chattanooga, Tenn.
Unadilla*†..... .....Dooly	J. L. Jones.
▲Valdosta*†. .....Lowndes	A. T. WOODWARD.
▲Vienna*† .....Dooly	J. H. Woodward & Son.
Villa Rica*† .....Carroll	J. M. Moor.
▲Warrenton*† .... Warren	James Whitehead.
▲Washington*†.... Wilkes	COLLEY & SIMS.
▲Watkinsville*†...Oconee	B. E. Thrasher.
▲Waycross*† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*† .... Burke	Lawson & Scales.
West Point*†..... Troup	R. A. S. Freeman.
Winder*†..... Jackson	W. H. Quarterman.
▲Wrightsville*†..Johnson	A. F. Daley.
▲Zebulon*†..... .....Pike	See Barnesville.

IDAHO.

▲Albion*..... .....Cassia	J. C. Rogers.
▲Blackfoot*† .... Bingham	F. S. Dietrich.
¶▲Boise*†..... ..... Ada	J. H. RICHARDS.
▲Caldwell*† ..... Canyon	John C. Rice.
▲Challis*..... .....Custer	Milton A. Brown.
Coeur d'Alene*† .Koot'al	John B. Goode.
Genesee*†..... .....Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*†..... .....Alturas	TEXAS ANGEL.
▲Idaho City*..... .....Boise	Carl Paine.
Idaho Falls*† .. Bingham	N. H. Clark.
Juliaetta*†..... .....Latah	See Moscow.
Kendrick*† ....Latah	George W. Coutts.
▲Lewiston*● ...Nez Perces	FRANK J. YOUNG.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*†.. Bear Lake	J. C. Rich.
▲Moscow*†..... .....Latah	ORLAND & SMITH.
▲MountainHome*†Elmore	W. C. Howie.
▲Mt. Idaho*..... .....Idaho	W. N. Scales.
Murray*..... .....Shoshone	See Wallace.
Nampa*†..... Canyon	Frank Estabrook.
▲Paris*†..... ..... Bear Lake	Budge & White.
Payette*†..... .....Canyon	Charles B. Coxe.
▲Pocatello*†. .... Bannock	EDEN & TERRELL.
▲Rathdrum*†† ...Kootenai	Edwin McBee.
▲Salmon*..... .....Lemhi	John H. Padgham.
Salubria*..... Washington	O. F. Buse.
▲Shoshone*†..... Lincoln	Guy C. Barnum.
▲Silver City*..... Owyhee	Richard Cunningham.
▲St. Anthony*...Fremont	J. E. COCHRAN.
▲Wallace*†..... Shoshone	C. W. Beale.
Wardner*†..... Shoshone	J. E. Gyde.
▲Weiser*†.... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*†..... .....Knox	WILLIAM H. BEAVER.
Adair*†..... McDonough	See Macomb.
Albany*†..... Whiteside	D. S. Efner.
▲Albion*†..... .....Edwards	J. M. Campbell.
▲Aledo*†† ....Mercer	McARTHUR & COOKE.
Alexis*†..... .....Warren	Thomas R. Squires.
Allerton*†.... Vermilion	See Danville.
Alpha*†..... .....Henry	J. A Widney.
Altamont*†† .. Effingham	F. M. Schilling.
Alton*†..... Madison	JOSEPH V. E. MARSH.
Altona*†.... .....Knox	L. K. Byers.
Amboy*†..... .....Lee	W. E. Ives & Son.
Anchor*†..... .....McLean	See Bloomington.
Anna*†..... .....Union	H. F. BUSSEY.
Annawan*†..... .....Henry	W. H. Holzinger.
Antioch*●..... .....Lake	J. W. McDonald.
Apple River*†Jo Daviess	J. S. Lamont.
Arcola*†.... .....Douglas	Barricklow & Cofer.
Arenzville*†.... .....Cass	M. McClure.
Argenta*†.... .....Macon	See Decatur.
Armington*†.. Tazewell	See Bloomington.
Armstrong*† .Vermilion	See Potomac.
Arrowsmith*†.. McLean	H. J. Thompson.
Arthur*†..... Moultrie	M. Watson.
Ashkum*† .....Iroquois	P. H. Carey.
Ashland*† ....Cass	S. A. Shortt.
Ashley*†.... Washington	See Nashville.
Ashton*†. ....Lee	See Dixon.

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Town and County.	Name.
Assumption*†..Christian	See Pana.
Astoria*† ....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Platt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†.... Hancock	W. H. Mead.
Aurora*† .....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	See Chicago.
Ava*† .....Jackson	S. W. Treesh.
Avon*† .....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*†.....Pike	W. I. Klein.
Batavia*† ..... Kane	H. N. JONES.
Beardstown*†.....Cass	R. R. HEWITT.
Beason*† .....Logan	William B. Curry.
▲Beecher*† .....Will	See Peotone.
▲Belleville*†.....St. Clair	WILLIAM U. HALBERT.
Bellflower*† .... McLean	See Farmer City.
Belvidere*† .....Boone	KUCKER, CARPENTER & APPLETON.
Bement*†..... Piatt	W. G. Cloyd.
Benson*†.....Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*† .....Moultrie	See Sullivan.
Biggsville*† ..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Mt. Carmel.
Bowen*†.....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*† .....Will	WILLIAM MOONEY.
Breese*† ..... Clinton	See Carlyle.
Brighton*† ....Macoupin	D. D. Goodell.
Brimfield*† ..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† ..... Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*†.....Ford	See Kankakee.
▲Cairo*† .....Alexander	M. J. O'SHEA.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† .....Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	M. P. Murray.
Carlock*†..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†.. Saline	H. N Finney.
▲Carrollton*† .....Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D. MACK & SON.
Casey*†.....Clark	N. L. SCRANTON & SONS.
Cedarville*†.. Stephenson	Henry Richard.
Centralia*† .....Marion	S. A. Frazier.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*†.....Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett and Northern Trust Co., Chicago.
" ..... "	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	HATCH & RITSHER, 100 Washington St. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*† Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	See Paris.
Cisco*†..... .....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City*†..... .....Clay	F. M. Chaffin.
Clayton*†.....Adams	J. L. Staker.
Clifton*†.....Iroquois	See Onarga.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*† ..Madison	BURROUGHS BROS.
Collison†.....Vermilion	See Danville.
Compton*†..... .....Lee	See Paw Paw.
Cooksville*† ....McLean	John A. Sterling.
Cornell*† .... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*†.....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*†..... .....Ogle	See Rochelle.
Cropsey*†..... McLean	See Peoria.
Crossville*†..... .....White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*†... Hancock	J. H. Ranck.
Dalton City*†....Moultrie	J. N. Loving.
Danforth*†.....Iroquois	See Watseka.
Danvers*†.....McLean	See Bloomington.
▲Danville*† ....Vermilion	TILTON & CUNDIFF.
Davis*† .....Stephenson	W. Ende.
▲Decatur*†.....Macon	OUTTEN & ROBY.
Deer Creek*†...Tazewell	See Tekin.
DeKalb*†.... ....DeKalb	A. G. KENNEDY.
DeLand*†..... .....Piatt	See Monticello.
Delavan*†..... Tazewell	J. O. Jones.
Des Plaines*† .....Cook	See Chicago.
Divernon*† .. Sangamon	See Springfield.
▲Dixon*†.....Lee	R. S. FARRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† .....Iroquois	See Watseka.
Downer's Grove*† .DuP.	M. Slusser.

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Town and County.	Name.
Dundee*• † ..... Kane	W. G. Sutlin.
Dunlap*• † ..... Peoria	See Peoria.
DuQuoin*• † ..... Perry	R. W. S. WHEATLEY.
Durand*• † .... Winnebago	See Rockford.
Dwight*• † ..... Livingston	ROMBERGER & SMITH.
Earlville*• † ..... Lasalle	See Ottawa.
East Dubuque*• †. Jo Davi.	See Galena.
East Lynn*• † .. Vermilion	See Danville.
Easton*• † ..... Mason	See Havana.
East St. Louis*• † .St. Clair	B. H. CANBY.
Edelstein*• † ..... Peoria	See Peoria.
Edinburg*• † .... Christian	C. A. Prater.
▲Edwardsville*• † . Madison	HADLEY & BURTON.
▲Effingham*• † .. Effingham	S. F. GILMORE.
Elburn*• † ..... Kane	W. R. S. Hunter.
Eldorado*• † ..... Saline	J. C. Burnett.
Elgin*• † ..... Kane	HOPSON & HOLLEMBEAK.
Elizabeth*• † ... Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• .. Hardin	John C. Oxford.
Elkhart*• † ..... Logan	See Lincoln.
Elliott*• † ..... Ford	See Paxton.
Ellisville*• † ..... Fulton	See Canton.
Ellsworth*• † ..... McLean	See Bloomington.
Elmhurst*• † ..... DuPage	George Sawin.
Elmwood*• † ..... Peoria	M. R. Sturtevant.
El Paso*• † ..... Woodford	J. I. KERR.
Emden*• † ..... Logan	See Lincoln.
Enfield*• † ..... White	John N. Wilson.
Englewood*• † ..... Cook	See Chicago.
Equality*• † ..... Gallatin	C. W. Wiedeman.
Erie*• † ..... Whiteside	William H. Allen.
Essex*• † ..... Kankakee	A. Gregson.
▲Eureka*• † ..... Woodford	W. H. FOSTER.
Evanston*• † ..... Cook	See Chicago.
Evansville*• † .. Randolph	William M. Schuwerk.
Fairbury*• † ... Livingston	CARRITHERS & AGARD.
▲Fairfield*• † ..... Wayne	CREIGHTON & THOMAS.
Fairland*• † ..... Douglas	See Tuscola.
Fairmount*• † .. Vermilion	See Danville.
Fairview*• † ..... Fulton	James Ten Eyck.
Farina*• † ..... Fayette	A. T. Brasel.
Farmer City*• † ... DeWitt	HERRICK & HERRICK.
Farmersville*• † .. Montg'y	See Springfield.
Farmington*• † ..... Fulton	A. A. Luckey.
Fillmore*• † . Montgomery	See Hillsboro.
Findlay*• † ..... Shelby	C. W. Fall.
Fisher*• † ..... Champaign	H. S. Kelley.
Fithian*• † ..... Vermilion	See Danville.
Flanagan*• † .. Livingston	C. C. Studley.
Flora*• † ..... Clay	Hoff & Hoff.
Foosland*• † .. Champaign	George A. De Long.
Forest City*• † ..... Mason	See Havana.
Forrest*• † ..... Livingston	See Pontiac.
Forreston*• † ..... Ogle	Frank Wertz.
Frankfort Station*• † Will	D. S. Stephen.
Franklin*• † ..... Morgan	See Jacksonville.
Franklin Grove*• † . Lee	See Dixon.
▲Freeport*• † ... Stephenson	ECKERT & McDONALD.
Fulton*• † ..... Whiteside	C. C. McMahon.
Galatia*• † ..... Saline	A. E. Somers.
▲Galena*• † ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*• † ..... Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*• † ..... Henry	N. F. ANDERSON.
Gardner*• † ..... Grundy	See Morris.
Geneseo*• † ..... Henry	GEORGE W. SHAW.
▲Geneva*• † ..... Kane	W. J. BROWN.
Genoa*• † ..... De Kalb	A. S. Hollembeak.
Georgetown*• † Vermilion	See Danville.
Gibson City*• † ..... Ford	LESLIE A. CRANSTON.
Gifford*• † ..... Champaign	See Fisher.
Gillespie*• † ..... Macoupin	See Carlinville.
Gilman*• † ..... Iroquois	C. N. Saum.
Girard*• † ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	THOMPSON & MOORE.
Golden*• † ..... Adams	See Quincy.
Goodhope*• † McDonough	See Macomb.
Grafton*• † ..... Jersey	See Jerseyville.
Grandridge*• † ..... Lasalle	See Ottawa.
Grant Park*• .. Kankakee	E. H. BUCK.
Grayslake*• † ..... Lake	See Libertyville.
Grayville*• † ..... White	T. G. Parker.
Greenfield*• † ..... Greene	BANDY & SULLIVAN.
Greenup*• † .. Cumberland	W. H. McDonald.
Greenview*• † ..... Menard	R. L. Walker.
▲Greenville*• † ..... Bond	NORTHCOTT, FRITY & HOILES.
Gridley*• † ..... McLean	C. M. Coyle.
Griggsville*• † ..... Pike	See Pittsfield.
Grove City*• ..... Christian	See Edinburg.
Guthrie•† ..... Ford	See Gibson City.
Hamilton*• † .... Hancock	J. L. Miller.
Hammond*• † ..... Piatt	See Monticello.

Town and County.	Name.
Hamphire*• † ..... Kane	See Elgin.
Hanover*• ..... Jo Daviess	See Galena.
▲Hardin*• ..... Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*• † ..... Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*• † ..... McHenry	A. W. Young.
Harvel*• † ... Montgomery	See Springfield.
Harvey*• † ..... Cook	L. J. MOUSER.
▲Havana*• † ..... Mason	LYMAN LACEY, JR.
Hebron*• † ..... McHenry	See Harvard.
▲Hennepin*• ..... Putnam	W. H. CASSON.
Henry*• † ..... Marshall	Fred S. Potter.
Herrick*• † ..... Shelby	J. D. Burrus.
Herrin*• ..... Williamson	See Marion.
Heracher*• † .... Kankakee	See Kankakee.
Heyworth*• † ..... McLean	See Bloomington.
Highland*• † ..... Madison	Timothy Gruaz.
Highland Park*• † ... Lake	K. R. Smoot.
▲Hillsboro*• † . Montgomery	FRED A. RANDLE.
Hinckley*• † ..... DeKalb	See Aurora.
Hindsboro*• † ..... Douglas	See Tuscola.
Holcomb*• † ..... Ogle	C. E. Oakes.
Homer*• † ..... Champaign	R. C. Wright.
Hoopeston*• † .. Vermilion	DYER & WALBRIDGE.
Hopedale*• † ..... Tazewell	See Pekin.
Hume*• † ..... Edgar	T. J. Coffman.
Huntley*• † ..... McHenry	See Woodstock.
Hutsonville*• † . Crawford	See Robinson.
Hyde Park*• † ..... Cook	See Chicago.
Illopolis*• † .... Sangamon	S. P. Williams.
Ipava*• † ..... Fulton	W. A. Babcock.
Irving*• † .... Montgomery	See Hillsboro.
Iuka*• † ..... Marion	See Salem.
Ivesdale*• † .... Champaign	See Monticello.
▲Jacksonville*• † .. Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*• † ..... Jersey	H. W. Pogue.
▲Joliet*• † ..... Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*• † ..... Union	Karraker & Lingle.
Joy*• † ..... Mercer	See Aledo.
Kane*• † ..... Greene	See Carrollton.
▲Kankakee*• † ... Kankakee	H. K. WHEELER.
Kansas*• † ..... Edgar	E. G. Rose.
Keithsburg*• † .... Mercer	M. T. Kirkpatrick.
Kenney*• † ..... DeWitt	Scroggin & Co.
Kewanee*• † ..... Henry	CHAS. K. LADD.
Kings*• † ..... Ogle	see Rochelle.
Kingston*• † ..... DeKalb	See DeKalb.
Kinmundy*• † ..... Marion	John F. Donovan.
Kirkland*• † ..... DeKalb	See Genoa.
Kirkwood*• † ..... Warren	George M. Nixon.
Knoxville*• † ..... Knox	E. A. Corbin.
▲Lacon*• † ..... Marshall	E. D. RICHMOND
Ladd*• † ..... Bureau	J. W. BLEE.
Lafayette*• † ..... Stark	See Toulon.
Lagrange*• † ..... Cook	D. B. Lyman
Laharpe*• † ..... Hancock	L. S. McCrory.
La Moille*• † ..... Bureau	H. A. Stanard.
Lanark*• † ..... Carroll	C. W. Middlekauff.
La Rose*• † ..... Marshall	R. M. Barnes.
Lasalle*• † ..... Lasalle	DUNCAN & DOYLE.
Latham*• † ..... Logan	F. A. Gassaway.
▲Lawrenceville*• † Lawr'ce	C. J. BORDEN.
Leaf River*• † ..... Ogle	George E. Johnson.
Lebanon*• ..... St. Clair	H. H. HORNER.
Leland*• † ..... Lasalle	A. A. Clapsaddle.
Lemont*• † ..... Cook	Frank W. Welch.
Lena*• † ..... Stephenson	A. J. Clarity.
Leroy*• † ..... McLean	E. D. RIDDLE.
▲Lewistown*• † ..... Fulton	HARRY M. WAGGONER.
Lexington*• † ..... McLean	A. B. Davidson.
Libertyville*• † ..... Lake	Paul MacGuffin.
▲Lincoln*• † ..... Logan	OSCAR ALLEN.
Litchfield*• † Montgomery	McWILLIAMS & SONS.
Little York*• † ..... Warren	See Monmouth.
Loami*• † ..... Sangamon	D. I. Staley.
Lockport*• † ..... Will	C. B. CHEADLE.
Loda*• † ..... Iroquois	Nathan P. Goodell.
London Mills*• † ... Fulton	M. T. Robinson.
Longview*• † . Champaign	See Champaign.
Lostant*• † ..... Lasalle	G. F. Bell.
▲Louisville*• † ..... Clay	John R. Bonney.
Lovington*• † ..... Moultrie	A. W. Lux.
Ludlow*• † ... Champaign	W. C. Smith.
Mackinaw*• † .... Tazewell	See Pekin.
▲Macomb*• † .. McDonough	NEECE & SON.
Macon*• † ..... Macon	See Decatur.
Mahomet*• † .. Champaign	See Champaign.
Makanda*• † ..... Jackson	See Murphysboro.
Malta*• † ..... DeKalb	D. F. Pease.
Manchester*• † ..... Scott	See Bluffs.
Manhattan*• † ..... Will	See Joliet.
Manito*• † ..... Mason	J. A. McComas.
Mansfield*• † ..... Piatt	C. F. Mansfield.
Manteno*• † .... Kankakee	Winfield S. Campbell.
Maple Park*• † ..... Kane	See Elburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Maquon*† ..... Knox	E. L. Swigart.
Marengo*† ..... McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† ..... St. Clair	R. S. Hamilton.
Maroa*† ..... Macon	B. F. Shipley.
Marseilles*† ..... Lasalle	See Ottawa.
▲Marshall*† ..... Clark	J. W. GRAHAM.
Martinsville*† ..... Clark	H. Gasaway.
Marysville ..... Vermilion	See Potomac.
Mascoutah*† .... St. Clair	George F. Wombacher.
Mason City*† ..... Mason	G. W. ELLSBERRY.
Mattoon*† ..... Coles	ISAAC B. CRAIG.
Maywood*† ..... Cook	See Oak Park.
Mazon*† ..... Grundy	See Morris.
McHenry*† ..... McHenry	H. C. Mead.
McLean*† ..... McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg* ... Sang'n	See Springfield.
Media*† ..... Henderson	See Stronghurst.
Medora*† ..... Macoupin	J. W. Kitzmiller.
Melrose Park*† .... Cook	See Oak Park.
Melvin*† ..... Ford	J. M. Thompson.
Mendon*† ..... Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*† ..... Morgan	See Jacksonville.
Metamora*† .. Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† ..... Iroquois	Frank Harry.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† ..... Kendall	See Aurora.
Milton* ..... Pike	N. A. Thornton.
Minier*† ..... Tazewell	See Pekin.
Minonk*† ..... Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† ..... Macoupin	J. M. Allyn.
Moline*† .... Rock Island	McENIRY & McENIRY.
Momence*† ... Kankakee	E. P. HARNEY.
Monica*† ..... Peoria	See Peoria.
▲Monmouth*† ..... Warren	GRIER & STEWART.
▲Monticello*† ..... Piatt	LODGE, HICKS & LODGE.
▲Morris*† ..... Grundy	SANFORD BROS.
▲Morrison*† .... Whiteside	SMITH & DANIELS.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† ..... Tazewell	See Pekin.
▲Mound City*† .... Pulaski	L. M. Bradley.
▲Mt. Carmel*† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† ..... Carroll	D. ALLEMAN.
Mt. Morris*† ..... Ogle	John Weller.
Mt. Olive*† .... Macoupin	Thomas Williamson.
Mt. Pulaski*† ..... Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*† ..... Brown	Hubbard & Reid.
▲Mt. Vernon*† .. Jefferson	ALBERT WATSON.
Moweaqua*† ..... Shelby	W. G. Colbert.
Mulberry Grove* ... Bond	W. C. SHIELDS.
▲Murphysboro*† . Jackson	G. W. ANDREWS.
Naperville*† .... Du Page	H. H. GOODRICH.
▲Nashville*† . Washington	H. H. Hosmer.
Nat. Stock Yards*†. St. C.	See East St. Louis.
Nauvoo*† ..... Hancock	G. A. RITTER.
Nebo*† ..... Pike	I. J. Dyer.
Neoga*† .... Cumberland	See Toledo.
Neponset*† ..... Bureau	See Kewanee.
Newark* ..... Kendall	N. P. Barnard, Jr.
New Berlin* ... Sangamon	W. M. Warren.
New Boston*† .... Mercer	M. Chamberlain.
New Holland*† .... Logan	See Lincoln.
Newman*† ..... Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	GIBSON & JOHNSON.
New Windsor*† .. Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† . Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† ..... White	W. N. Green.
No. Henderson*† . Mercer	See Aledo.
Nundа*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† ..... Coles	J. H. Winkler.
Oak Park*† ..... Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† ..... Livingston	J. D. Pound.
Ogden*† ..... Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† ..... Richland	R. B. Witcher.
Onarga*† ..... Iroquois	E. W. Morris.
Oneida*† ..... Knox	See Galesburg.
▲Oquawka*† ... Henderson	R. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† ..... Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.
Palatine*† ..... Cook	F. J. Filbert.
Palestine*† .... Crawford	A. L. MacHatton.
Palmyra*† ..... Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	JAMES A. EADS.
Pawnee*● ..... Sangamon	J. R. Kincaid.
Paw Paw*† ..... Lee	C. F. Preston.
▲Paxton*† ..... Ford	KERR & LINDLEY.
Pearl*† ..... Pike	See Milton.
Pearl City*† . Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WM. DON MAUS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† ..... Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† ..... Will	Michael Collins.
Perry* ..... Pike	G. W. Hinman.
Peru*† ..... Lasalle	F. T. BEERS.
▲Petersburg*† .... Menard	T. W. McNEELY.
Philo*† ..... Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† ..... Ford	See Paxton.
▲Pittsfield*† ..... Pike	A. C. BENTLEY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† ..... Kendall	E. W. FAXON.
Pleasant Plains*†. Sang'n	See Springfield.
Plymouth*† .... Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ... Livingston	R. S. McILDUFF.
Poplar Grove*† ... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† .... Vermilion	See Danville.
Prairie City*†. McDon'gh	E. A. BOYNTON.
▲Princeton*† ..... Bureau	CAIRO A. TRIMBLE.
Princeville*† ..... Peoria	See Peoria.
Prophetstown*† Whites'e	H. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*† ..... Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† ..... Fayette	See Vandalia.
Rankin*† ..... Vermilion	J. F. Campbell.
Rantoul*† .... Champaign	Thomas J. Roth.
Raritan* ..... Henderson	See Stronghurst.
Ravenswood*† ..... Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† ..... Randolph	Alfred D. Riess.
Reynolds*† .. Rock Island	See Rock Island.
Richmond*† ... McHenry	See Woodstock.
Richview*† . Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† ..... Gallatin	W. S. Phillips.
Roanoke*† .... Woodford	See Eureka.
Roberts*† ..... Ford	See Paxton.
▲Robinson*† .... Crawford	PARKER & CROWLEY.
Rochelle*† ..... Ogle	D. W. Baxter.
▲Rockford*† .. Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† ..... Cook	J. J. Barbour.
Roodhouse*† ..... Greene	D. J. Sullivan.
Roscoe*† .... Winnebago	See Poplar Grove.
Roseland† ..... Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† .... Vermilion	W. B. Redden.
▲Rushville*† ..... Schuyler	GLASS & BOTTENBERG.
Rutland*† ..... Lasalle	See Ottawa.
Sadorus*† .... Champaign	See Tolono.
▲Salem*† ..... Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† ..... De Kalb	S. B. STINSON.
San Jose*† ..... Mason	See Lincoln.
Saunemin*† .. Livingston	W. P. Carrithers.
Savanna*† ..... Carroll	See Lanark.
Saybrook*† ..... McLean	George M. Nelson.
Scaton*† ..... Mercer	See Aledo.
Secor*† ..... Woodford	See Eureka.
Seneca*† ..... Lasalle	C. H. R. Thomas.
Shabbona ..... DeKalb	See Sycamore.
Shannon*† ..... Carroll	See Lanark.
▲Shawneetown*†. Gallatin	CARL ROEDEL.
Sheffield*† ..... Bureau	See Buda.
▲Shelbyville*† ..... Shelby	WALTER C. HEADEN.
Sheldon*† ..... Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† ..... Macoupin	J. M. Hampton.
Sidell*† ..... Vermilion	L. E. Conner.
Sidney*† ..... Champaign	See Champaign.
Sigel*† ..... Shelby	E. Kunkler.
Smithfield*† ..... Fulton	See Lewistown.
Smithshire*† ..... Warren	See Monmouth.
Somonauk*† ..... DeKalb	L. B. Olmstead.
Sorento*† ..... Bond	See Greenville.
South Chicago*† ... Cook	See Chicago.
South Evanston*† .. Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Coddard.
Springertons ..... White	W. C. Ingram.
¶▲Springfield*† Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Spring Valley*•†..Bureau	WILLIAM HAWTHORNE.
Stanford*•† .....McLean	See Bloomington.
Staunton*•† ....Macoupin	R. E. DORSEY.
St. Anne*•† ....Kankakee	W. G. Brooks.
St. Charles*•† .....Kane	CHARLES A. MILLER.
St. Elmo*•† .....Fayette	See Vandalia.
St.Francisvlle*•†Lawre'ce	See Lawrenceville.
St. Joseph*•†. Champaign	See Champaign.
Sterling*•† .... Whiteside	I. L. WEAVER.
Stewardson*•†.....Shelby	Boggs & McDaniel.
Stillman Valley*•†...Ogle	See Byron.
Stockton*•†...Jo Daviess	W. S. Eaton.
Stone Fort*•†.....Saline	L. E. Barker.
Stonington*•† ..Christian	See Taylorville.
Streator*•† .....Lasalle	P. J. LUCEY.
Stronghurst*•†Henderson	R. F. Robinson.
Sublette*•† .....Lee	See Paw Paw.
▲Sullivan*•† .....Moultrie	EDEN, MARTIN & EDWARDS.
Sumner*•†.....Lawrence	Lewis & Sumner.
▲Sycamore*•†.....DeKalb	CARNES & DUNTON.
Table Grove*•†....Fulton	William S. Hipsley.
Tallula*•† ..... Menard	J. J. Baker.
Tamaroa*•†.....Perry	See DuQuoin.
Tampico*•† ....Whiteside	See Morrison.
▲Taylorville*•†...Christian	J. C. McBRIDE.
Thawville*•†.....Iroquois	See Watseka.
Thomasboro*•†Champa'n	See Champaign.
Tinley Park*•†.....Cook	See Chicago.
Tiskilwa*•† .....Bureau	See Princeton.
▲Toledo*•†.....Cumberland	CHARLES M. CONNOR.
Tolono*•†.....Champaign	W. A. Perkins.
Toluca*•†.....Marshall	See Lacon.
Tonica*•† .....Lasalle	Gunn & Gunn.
▲Toulon*•†.....Stark	Allen P. Miller.
Tremont*•† .....Tazewell	See Pekin.
Trenton*•†.....Clinton	W. S. Louden.
Triumph*•†.....Lasalle	See Mendota.
Troy*•† .....Madison	See Edwardsville.
▲Tuscola*•† .....Douglas	ROY F. HALL.
Union Hill*†...Kankakee	See Kankakee.
▲Urbana*•† ....Champaign	CUNNINGHAM & BOGGS.
Utica*•†.....Lasalle	J. B. Cunniff.
▲Vandalia*•†.....Fayette	S. A. PRATER.
Varna*•†.....Marshall	See Lacon.
Vermont*•† .....Fulton	J. C. Phillips.
Verona*•† .....Grundy	J. L. Waterman.
Versailles*•† .....Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*•†.....Johnson	Whitnell & Gillespie.
Viola*•† .....Mercer	See Aledo.
Virden*•† .....Macoupin	H. C. Simons.
▲Virginia*•†.....Cass	R. W. MILLS.
Waggoner*•†Montgom'ry	George Richardson.
Walnut*•†.....Bureau	M. A. Stiver.
Wapella*•† ..... De Witt	See Clinton.
Warren*•†.....Jo Daviess	W. H. Glasgow.
Warren›burg*•†...Macon	See Decatur.
Warsaw*•† .....Hancock	W. N. GROVER.
Washburn*•†..Woodford	George P. Gill.
Washington*•†..Tazewell	John W. Dougherty.
Wataga*•† .....Knox	See Galesburg.
▲Waterloo*•† .....Monroe	JOSEPH W. RICKERT.
Waterman*•† ....De Kalb	See Sycamore.
▲Watseka*•† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*•†.....Lake	WHITNEY & UPTON.
Waverly*•† .....Morgan	Hamilton & Etter.
Waynesville*•†...De Witt	See Clinton.
Weldon*•†.....De Witt	See Clinton.
Wellington*•† ...Iroquois	See Watseka.
Wenona*•† .....Marshall	J. H. Jackson.
West Brooklyn*•† ....Lee	See Paw Paw.
West Chicago*•†.Du Page	C. D. Clark.
Westfield*•† .....Clark	J. D. Hemphill.
West Pullman*•†.....Cook	See Chicago.
West Salem*•† ..Edwards	See Albion.
▲Wheaton*•†.....Du Page	WILLIAM NUNN.
White Hall*•†.....Greene	Mark Meyerstein.
Williamsfield*•† ....Knox	See Galesburg.
Williamsville*•† Sanga'on	See Springfield.
Wilmington*•† ..... Will	Edward Corlett.
▲Winchester*•† .....Scott	JAMES A. WARREN.
Windsor*•†.....Shelby	Amos Walker.
Winnetka*•†.....Cook	Carlton Prouty.
Winslow*•†...Stephenson	See Freeport.
Woodhull*•†.....Henry	W. W. White.
▲Woodstock*•†..McHenry	V. S. LUMLEY.
Wyanet*•†.....Bureau	See Princeton.
Wyoming*•†.....Stark	Frank Thomas.
Xenia*•† .....Clay	W. S. Morgan.
Yates City*•†.....Knox	See Galesburg.
▲Yorkville*•†.....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*•†.....Fulton	See Rochester.
Albany*•†.....Delaware	O. Dowden.
▲Albion*•† ..... Noble	L. W. WRIGLEY.
▲Alexandria*•† ...Madison	SHANNON & RIZER.
Ambia*•†.....Benton	W. Lee Bartlett.
▲Anderson*•† .... Madison	WILLIAM S. DIVEN.
▲Angola*•†.....Steuben	BEST, BRATTON & YOTTER.
Arcadia*•†.....Hamilton	Thomas J. Bishop.
Argos*•†.....Marshall	John R. Jones.
Ashley*•†..... Steuben	Thomas Wichwire.
Atlanta*.....Hamilton	See Cicero.
Attica*•†.....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*•† .....De Kalb	ROBY & HARPER.
Aurora*•† .....Dearborn	DOWNEY & SHUTTS.
Avilla*•†..... Noble	See Kendallville.
Batesville*•† ..... Ripley	Cravens & Cravens.
▲Bedford*•† .....Lawrence	BROOKS & BROOKS.
Bern*•†.....Adams	Kelly & Moran.
▲Bloomfield*•† .... Greene	CAVINS & HENDERSON.
▲Bloomington*•†...Monroe	LEE & GRIMES.
▲Bluffton*•† .....Wells	TODD & TODD.
▲Boonville*•†. ....Warrick	ARMSTRONG & SHAFER.
Boswell*•† .....Benton	A. B. McAdams.
Bourbon*•†.....Marshall	J. D. Chaplin.
▲Brazil*•†.....Clay	RAWLEY & HUTCHISON.
Bremen*•†.....Marshall	S. J. Hayes.
Bristol*•†.....Elkhart	Harvey W. Kautz.
Brook*•† .....Newton	Graves & Graves.
Brookston*•† .....White	See Chalmers.
▲Brookville*•† ..Franklin	GEORGE F. O'BYRNE.
▲Brownstown*•†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*•†..... .....DeKalb	C. J. Coats.
Cambridge City*•† Wayne	Lynn E. Kepler.
Camden*•† ....Carroll	P. Ray.
Campbellsb'g*•† Wash't'n	See Salem.
▲Cannelton*•† .....Perry	C. A. WEATHERS.
Carlisle*•†.....Sullivan	W. B. Akin.
Carthage*•† .....Rush	See Rushville.
Cayuga*•† .... Vermilion	J. H. BROWN.
Chalmers*•†.....White	E. R. Price.
Charlestown*•†.....Clark	W. H. Watson.
Chesterton*•† .....Porter	G. R. Williams.
Chrisney*•† .....Spencer	See Rockport.
Churubusco*•†...Whitley	John W. Orndorf.
Cicero*•†.....Hamilton	P. J. Fariss.
Clarks Hill*•†Tippecanoe	See Colfax.
Clay City*•†..... .....Clay	GEORGE W. WILTSE.
Clayton*•† .....Hendricks	See Plainfield.
Clinton*•† .... Vermilion	J. A. Wittermood.
Colfax*•† .....Clinton	F. M. Goldsberry.
▲Columbia City*•† Whitley	ANDREW A. ADAMS.
▲Columbus*•† Bartho'mew	C. B. COOPER.
▲Connersville*•† ..Fayette	FLORA & BROADDUS.
Converse*•†.....Miami	Fred P. Clark.
Corunna*•† .....DeKalb	See Waterloo.
▲Corydon*..... .....Harrison	T. J. Wilson.
▲Covington*•† ...Fountain	CHARLES M. McCABE.
▲Crawfordsville*•† M'ntg'y	FINLEY P. MOUNT.
Crothersville*•†. Jackson	H. H. Prince.
▲Crown Point*•† .....Lake	J. KOPELKE.
Culver*•..... .....Marshall	H. A. Logan.
Cynthiana*•† ..... Posey	John B. Smith.
Dalesville*•† ..... Delaware	J. M. Fenwich.
Dana*•† ..... Vermilion	E. B. James.
▲Danville*•† ....Hendricks	HOGATE & CLARK.
Darlington*•† Montgom'y	A. N. Cave.
▲Decatur*•† .....Adams	E K. ERWIN.
▲Delphi*•† .....Carroll	SMITH & JULIEN.
Dillsboro*•† .....Dearborn	See Aurora.
Dunkirk*•† .....Jay	J. T. Day.
Earl Park*•† .....Benton	Fraser & Isham.
East Chicago*•† .....Lake	J. B. F. SHOWALTER.
Eaton*•† .....Delaware	W. H. Younts.
Edinburg*•† .....Johnson	See Franklin.
Elizabethtown*•† Barth'w	J. H. Bradford.
Elkhart*•† .....Elkhart	J. H. HALE.
Ellettsville*•† ....Monroe	See Bloomington.
Elwood*•† .....Madison	WARD L. ROACH.
▲English*•† .....Crawford	See Leavenworth.
▲Evansville*•† Vand'burgh	GEORGE A. CUNNINGHAM. Attorney for First National Bank.
Fairmount*•† .....Grant	Chas. T. Parker.
Farmland*•†....Randolph	David Wasson.
Flora*•† ..... Carroll	J. B. SMITH.
Fort Branch*•†....Gibson	Mark L. Harris.
Fortville*•† .....Hancock	John C. Jenkins.
Fort Wayne*•†.....Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*•† .....Benton	FRAZER & ISHAM.
Francesville*•† ....Pulaski	C. W. Barker.
▲Frankfort*•†.....Clinton	J. C. FARBER.
▲Franklin*•† ..... Johnson	MILLER & BARNETT.
Frankton*•† .....Madison	J. O. Barrett.
Fremont*•†.....Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*† .....De Kalb	F. W. MOUNTZ.
Gas City*† .....Grant	Brandenburg & Linn.
Geneva*† .....Adams	William Drew.
Goodland*† .....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	MILLER & DRAKE.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ... Putnam	S. A. HAYS.
▲Greenfield*† ... Hancock	MARSH & COOK.
▲Greensburg*† ...Decatur	JOHN W. HOLCOMB.
Greentown*† ....Howard	Cooper & Somerville.
Greenwood*† ....Johnson	J. F. Crawford.
Hagerstown*† .... Wayne	B. F. Mason.
Hamilton*† ... Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† .....Fountain	John W. Newlin.
Hobart*† .....Lake	J. H. Conroy.
Hope*† ..Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*†. Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*• .....White	See Monticello.
¶Indianapolis*† ..Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Aftorneys for R. G. Dun & Co. and Central Trust Co., Indianapolis.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† .....Du Bois	Bretz & McFall.
▲Jeffersonville*† ....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. TONER, JR.
Kingman*† .....Fountain	J. M. Wilkey.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*† ....Henry	C. D. MORGAN.
▲Knox*† .....Starke	GOULD & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER.
Ladoga*† ...Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† ... Lagrange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† .....La Porte	M. E. LELITER.
Laurel*† .....Franklin	See Brookville.
▲Lawrenceburg*† Dear'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
Lexington*† .....Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† .....Noble	W. H. Wigton.
Lima*† .....Lagrange	See La Grange.
Linden*† ...Montgomery	See Crawfordsville.
Linton*† .....Greene	J. B. Filbert.
▲Logansport*† .....Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† .....Miami	See Peru.
▲Madison*† ..... Jefferson	W. O. FORD.
Manilla*† .....Rush	George S. Jones.
Marengo*† .....Crawford	See English.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	Renner & McNutt.
Matthews*..... Grant	See Hartford City.
Medaryville*† .....Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	J. H. ORR.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milan*† .....Ripley	See Lawrenceburg.
Milford*† .....Kosciusko	T. C. McLaughlin.
Milroy*† .....Rush	See Rushville.
Mishawaka*†. St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	W. H. Edwards.
Monon*† .....White	J. G. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† .. ...Parke	F. L. Canine.
▲Monticello*† .....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morgantown*† ..Morgan	John V. King.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† .....Shelby	See Shelbyville.
Mount Vernon*† ..Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.

Town and County.	Name.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	G. M. NETERER.
▲Nashville* .....Brown	G. L. Coffey.
▲New Albany*† .....Floyd	KELSO & KELSO.
New Carlisle*†. St. Jos'ph	S. C. Lancaster.
▲New Castle*† .....Henry	D. W. KINSEY.
New Harmony*† ..Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† .....Elkhart	A. J. Pickering.
▲Newport*† ....Vermilion	Conley and Whittock.
New Richmond*†. M'tg'y	See Crawfordsville.
▲Noblesville*† ..Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*†. Hendr'ks	See Danville.
North Vernon*† ..Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	J. M. & S. L. Vandeveer.
Odon*† .....Daviess	H. H. Crooke.
Orleans*† .....Orange	Wright & Lingle.
Osgood*† .....Ripley	R. A. Creignile.
Otterbein*† .....Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† .....Orange	T. B. Buskirk.
Parker*† .....Randolph	Thomas Condon.
Patriot*† ....Switzerland	See Vevay.
Pendleton*† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*† .Vermilion	See Newport.
▲Peru*† .....Miami	NOTT N. ANTRIM.
▲Petersburg*† .....Pike	Posey & Chappell.
Pierceton*† ...Kosciusko	J. H. Taylor.
Pine Village* .....Warren	See Williamsport.
Pittsboro*† ...Hendricks	J. M. Wells.
Plainfield*† ...Hendricks	John Morgan.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	HEADINGTON & WHITEMAN
Poseyville*† .....Posey	James Kilroy.
▲Princeton*† .....Gibson	MILLER & MILLER.
Redkey*† .....Jay	George N. Edgar.
Remington*† .....Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	JAMES H. CHAPMAN.
Reynolds*† .....White	See Monticello.
▲Richmond*† .....Wayne	A. M. GARDNER.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	W. W. Williams.
Roachdale*† .....Putnam	See Greencastle.
Roann*† ..... Wabash	D. VAN BUSKIRK.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*† .....Spencer	KRAMER, HEURING & MAY.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† .....Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† .....Rush	HOWARD E. BARRETT.
Russellville*† ..Putnam	J. Burnside.
Russiaville*† .....Howard	James W. Cooper.
▲Salem*† .....Washington	F. N. Hostetter.
▲Scottsburg*† .....Scott	SHEA & STOREN.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† .....Jackson	SHEA & WOOD.
▲Shelbyville*† .....Shelby	LOVE & MORRISON.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*†. Kosciusko	C. W. Shipley.
▲South Bend*†. St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† .....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ...Madison	W. S. Beeson.
Swayzee*† .....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City* .....Perry	John T. Patrick.
▲Terre Haute*† .....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	Waugh, Kemp & Waugh.
Topeka*† .....Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*† .....Porter	A. D. BARTHOLOMEW.
Veedersburg*†. Fountain	A. Marshall.
▲Vernon*† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† .....Switzerland	Carroll S. Tandy.
▲Vincennes*† ..... Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*†..St. Joseph	W. A. Dailey.
Wanatah*† ..... La Porte	E. J. Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.

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Town and County.	Name.
▲Washington*•† .. Daviess	OGDEN & INMAN.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	Acker & Rosebaum.
Waynetown*•†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*•† .....Hamilton	J. E. Hodgin.
West Lebanon*•†..Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*•†.....La Porte	Azariah Williams.
Whiting*•† .....Lake	F. N. Gavit.
▲Williamsport*•†...Warren	C. V. McAdams.
▲Winamac*•† .....Pulaski	BURSON & BURSON.
▲Winchester*•†...Randolph	CALDWELL & NICHOLS.
Windfall*•† .....Tipton	E. A. Mock.
Wingate*•† ..Montgomery	See Crawfordsville.
Winslow*•† ..... Pike	M. M. Rice.
Wolcott*•† .....White	George F. Baker.
Wolcottville*•†.Lagrange	Isaac Collins.
Worthington*•† ..Greene	W L. RUDE.
Zionsville*•† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*•†Cherokee Nation	J. S. Truitt.
Ardmore*•† Chick's'w Na.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† ChoctawNation	See Muscogee
Bristow.....Creek	See Stroud, Okl. Ter.
Caddo*•†....Choctaw Na.	Charles R. McPherson.
Checotah*•†... Creek Na.	See Muscogee.
Chelsea*•†..Cherokee Na.	D. G. ELLIOTT.
Chickasha*•† Ch'k's'w Na.	R. D. WELBORNE.
Claremore*•† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*•†Ch'k's'w Na.	See Duncan.
Davis*•† ..Chickasaw Na.	H W. Fielding.
Duncan*•†.Chickasaw Na.	Wolverton & March.
Durant*•† ..Choctaw Na.	See South McAlester.
Eufaula*•†. Creek Nation	E. I. O'Reilly.
Fairland*•† Cherokee Na.	See Claremore.
Holdenville*•†.Creek Na.	LAKE MOORE.
Lehigh*•†...Choctaw Na.	A. T. West.
Marietta*•†ChickasawNa.	B. C. Logsdon.
Marlow*•† Chickasaw Na.	W. A. Proctor.
Miami*•† .....Peoria Na.	H. H. McCluer.
Minco*•†..Chickasaw Na.	R. Bond.
Muscogee*•†Creek Nation	T A. SANSON, JR.
Nowata*•†. Cherokee Na.	W. A. CHASE.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'wNa.	BLANTON & WOLFE.
Purcell*•†.Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*•†Ch'kasaw	See Marlow.
Ryan*•†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*•†Ch't'wNa.	McKENNON, MANSFIELD, McMURRAY & CORNISH.
Sapulpa*•†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*.Cherokee Na.	John P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†....Creek Nation	Poe & Campbell.
Vinita*•†...Cherokee Na.	W. H. KORNEGAY.
Wagoner*•† Creek Nation	Watts & Watts.
▲Wewoka*•†..Seminole Na.	See Holdenville.
Wynnew'd*•† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*•† .....Hardin	J. S. Roberts.
Adair*•† .....Adair	S. B. Gwin.
▲Adel*•† .....Dallas	WHITE & CLARKE.
Afton*•† .....Union	H. P. Armitage.
Ainsworth*•†Washington	See Washington.
Akron*•†.....Plymouth	M. A. Agnes.
▲Albia*•† .....Monroe	W. A. NICHOL.
Alden*•†.....Hardin	Furry Bros.
Alexander•† ....Franklin	See Hampton.
▲Algona*•†.....Kossuth	SULLIVAN & McMAHON.
Allerton*•† ..... Wayne	D. D. Shirley.
▲Allison*•†.....Butler	W. S. Montgomery.
Almoral•† .....Delaware	See Manchester.
Alta*•† .....BuenaVista	H. F. Schultz.
Altavista*•†...Chickasaw	See New Hampton.
Alton*•† .....Sioux	G. W. Pitts.
Altoona*•† ..... Polk	See Des Moines.
Alvord*• ..... Lyon	J. D. Stewart.
Ames*•†..... Story	G. A. Underwood.
▲Anamosa*•† .....Jones	C. M. BROWN.
Anita*•†..... Cass	Walter E. Haynes.
Anthon*•†.....Woodbury	Walling & Olsson.
Aplington*•†.....Butler	F. B. Royce.
Arcadia*•†..... Carroll	See Carroll.
Archer*•† .....O'Brien	See Primghar.
Arion*•†..... Crawford	See Charter Oak.
Arlington*•†..... Fayette	James Cooney.
Armstrong*•†....Emmett	I. M. Pritchard.
Arthur*•† .....Ida	See Ida Grove.
Ashton*•† .....Osceola	See Sibley.
Atkins*•† .....Benton	See Vinton.
▲Atlantic*•† ..... Cass	JAMES B. BRUFF.
▲Audubon*•†.....Audubon	MYERS & BLUME.
Aurelia*•† .....Cherokee	T. B. Parker, Jr.
Aurora*•† .....Buchanan	See Independence.
Avoca*•†..Pottawattamie	J. L. Blanchard.
Ayrshire*•†.....Palo Alto	See Emmetsburg.
Badger*•† ..... Webster	See Fort Dodge.
Bagley*•† ..... Guthrie	See Guthrie Center.
Bancroft*•† .....Kossuth	P. M. Barslow.
Barnes*•† ..... Mahaska	E. B. Skinner.
Barnum*•†.....Webster	See Fort Dodge.
Bartlett*•† .....Fremont	See Hamburg.
Batavia*•† .....Jefferson	M. B. Sparks.
Battle Creek*•†.....Ida	H. L. Hastings.
Baxter*•† .....Jasper	See Newton.
Bayard*•† .....Guthrie	M. J. Hallinan.
Beaconsfield*•† .Ringgold	See Mount Ayr.
Beaman*•† ..... Grundy	See Grundy Center.
▲Bedford*•†.....Taylor	FLICK & JOHNSTON
Belle Plaine*•†....Benton	T. H. MILNER.
Bellevue*•† .....Jackson	Cole & Cole.
Belmond*•† .....Wright	BRADFORD KNAPP.
Bennett*•†.....Cedar	William Bierkamp.
Birmingham*•† Van Bur'n	W. S. Allen.
Blairsburg*•†... Hamilton	See Webster City.
Blairstown*•† .....Benton	P. H. Lynch.
Blanchard*•† ..... Page	Frank Hooker.
Blencoe*•†.....Monona	See Onawa.
Blockton*•†.....Taylor	See Bedford.
▲Bloomfield*•†.....Davis	S. S. CARRUTHERS
Bode*•† .....Humboldt	See Humboldt.
Bonaparte*•†..Van Buren	See Keokuk.
Bondurant*•† .....Polk	See Des Moines.
▲Boone*•† .....Boone	WHITAKER & DALE.
Boyden*•† ..... Sioux	John Connell.
Braddyville*•† ..... Page	See Clarinda.
Bradgate*•†....Humboldt	See Humboldt.
Brayton*•† ..... Audubon	James E. Bruce.
Breda*•†.....Carroll	See Carroll.
Bridgewater*•†.....Adair	See Greenfield.
Brighton*•†..Washington	See Washington.
Bristow*•† .....Butler	See Allison.
Britt*•†.....Hancock	John F. Thompson.
Brooklyn*•†....Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*•†Win'b'go	Patterson & Gordon.
▲Burlington*•†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*•†.....Kossuth	See Algona.
Bussey*•†.....Marion	Theodore West.
Calamus*•†.....Clinton	See Clinton.
Callender*•†.....Webster	E. O. Fitz.
Calmar*•† ... Winneshiek	J. B. Kaye.
Calumet*•†.....O'Brien	See Primghar.
Cambridge*•† .....Story	M. M. Keller.
Cantril*•† .....Van Buren	Henry T. Cox.
Carlisle*•† .....Warren	See Indianola.
▲Carroll*•†..... Carroll	F. M. POWERS.
Carson*•†.Pottawattamie	Ira Stitt.
Cascade*•† .....Dubuque	J. C. Kelly.
Casey*•† .....Guthrie	A. M. Fagan.
Castana*•† ..... Monona	B. G. Davis.
Cedar Falls*•†BlackHawk	J. C. SCOTT.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*•†.....Linn	H. C. Pruitty.
▲Centerville*•†.Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•†.....Lucas	F. M. STUART.
▲Charles City*•†.....Floyd	ELLIS & ELLIS.
Charlotte*•† .....Clinton	See Clinton.
Charter Oak*•†.Crawford	Harding & Harding.
Chattsworth*•†.....Sioux	See Hawarden.
Chelsea*•†.....Tama	See Toledo.
▲Cherokee*•† ....Cherokee	THOMAS & McCULLA.
Chester*•†.....Howard	See Cresco.
Churdan*•†.....Greene	N. F. Bates.
Cincinnati*•†..Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•† .....Cedar	George McLeod.
▲Clarinda*•† ..... Page	T. E. CLARK.
▲Clarion*•†..... Wright	NAGLE & NAGLE.
Clarksville*•†.....Butler	C. G. Burling.
Clearfield*•†.....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gordo	D. W. HURN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•† .....Fayette	William Larrabee, Jr.
▲Clinton*•†.....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*•†.....Wayne	See Corydon.
Coggon*•† .....Linn	Henry Troy.
Coin*•†.....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*•† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*•† .....Story	See Rhodes.
Colo*•†.....Story	See Nevada.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*†.....Taylor	A. A. Leachey.
Coon Rapids*†...Carroll	J. W. Lee.
▲Corning*† .....Adams	F. C. OKEY.
Correctionville*†Wo'd'y	Earl Edmunds.
Corwith*†.....Hancock	C. R. Wood.
▲Corydon*†.....Wayne	HART & POSTON.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*†Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Crystallake* ....Hancock	See Garner.
Cumberland*†.....Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	See Emmetsburg.
Cushing*† .....Woodbury	See Holstein.
Cylinder*†.....Palo Alto	See Emmetsburg.
▲Dakotah*†. ....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Jefferson.
Danbury*† ...Woodbury	C. W. Piersol.
Danville*†...Des Moines	See Burlington.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*†.....Decatur	J. H. Kling.
Dayton*† .....Webster	J. H. Lindberg.
Decatur*† .....Decatur	JOHN S. SHIELD
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*† .....Carroll	See Carroll.
Deep River*†.Poweshiek	See Montezuma.
Defiance*† .....Shelby	See Harlan.
Delhi*†.....Delaware	E. C. Perkins.
Delmar*† .....Clinton	See Clinton.
Delta*† ..... Keokuk	See Sigourney.
▲Denison*† .....Crawford	J. P.CONNER.
Derby*† .....Lucas	J. A. Penick.
¶▲Des Moines*†.....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank;Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*† .....Dallas	See Adel.
De Witt*† .....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	E. T. Short.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	T. J. O'Donnell.
Dixon*† .....Scott	See Wheatland.
Dollyer .....Emmet	See Armstrong.
Donnellson*†.....Lee	See Fort Madison.
Doon*† .....Lyon	John P. Tinley.
Dow City*†....Crawford	See Denison.
Dows*†.....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*† .....Butler	See Allison.
Duncombe*†....Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*† .....Cedar	D. H. Smoke.
Dyersville*†....Dubuque	A. M. UTT.
Dysart*† .....Tama	See Vinton.
Eagle Grove*†...Wright	SYLVESTER FLYNN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*†.....Delaware	W. I. Millen.
Early*† .....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*† .....Wapello	W. R. Nelson.
Edgewood*†.....Clayton	L. B. Blanchard.
Elberon*† .....Tama	E. P. Scrabie.
Eldon*† .....Wapello	J. E. Varnum.
▲Eldora*† .....Hardin	H. L. HUFF.
Eldridge*† .....Scott	See Davenport.
Elgin*† ..... Fayette	L. J. Paldo.
▲Elkader*† .....Clayton	W. A. Preston.
Elkport*† .....Clayton	See Elkader.
Elliott*† ...Montgomery	T. W. Craig.
Ellston*† .....Ringgold	See Diagonal.
Ellsworth*● .....Hamilton	See Webster City.
Elma*† .....Howard	H. L. Spaulding.
Emerson*†.....Mills	See Carson.
▲Emmetsburg*† Palo Alto	THOMAS O'CONNOR.
Epworth*†.....Dubuque	See Dubuque.
Essex*† .....Page	John S. Holland.
▲Estherville*†.....Emmet	MYERLY & BEVAN.
Everly*† .....Clay	M. Fell.
Exira*† .....Audubon	W. R. Copeland.
Fairbank*†....Buchanan	See Independence.
▲Fairfield*†..... Jefferson	ROLLIN J. WILSON.
Farley*† ..... Dubuque	See Dyersville.
Farmington*†Van Buren	W. D. McCORMICK.
Farnhamville*†.Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Hamburg.
Fayette*†.....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*†.....Floyd	See Charles City.
Fonda*†..... Pocahontas	W. H. Healy.
Fontanelle*†.....Adair	Charles T. Launder.
▲Forest City*†Winnebago	L. O. HATCH.
Ft. Atkinson*†Win'eshi'k	See Decorah.
▲Fort Dodge*†...Webster	FRANK FARRELL.
▲Fort Madison*†..... Lee	HENRY S. BUESCHER.
Foster*†..... Monroe	See Albia.
Fostoria*●..... Clay	See Spencer.
Fredericksb'g*† Chick'w	See New Hampton.
Fremont*†..... Mahaska	See Oskaloosa.
Galt*†..... Wright	See Clarion.
Galva*†..... Ida	C. B. Mote.
Garden Grove*●. Decatur	S. H. Amos.
Garner*†..... Hancock	Ramsey & Blackstone.
Garrison*†..... Benton	See Vinton.
Garwin*†. ..... Tama	R. P. Fitzgerald.
George*†..... Lyon	L. Vogt.
Germania*†..... Kossuth	E. O. Fitz.
Gilman*†..... Marshall	See Marshalltown.
Gilmore City*†Pocahon's	L. E. England.
Gladbrook*†..... Tama	G. L. Wilbur.
▲Glenwood*†..... Mills	E. B. WOODRUFF.
Glidden*†..... Carroll	K. W. Marean.
Goldfield*†..... Wright	W. C. Dewel.
Goodell*†..... Hancock	W. O. Butterfield.
Gowrie*†..... Webster	J. Y. STIER.
Graettinger*†..Palo Alto	See Emmetsburg.
Grafton*†..... Worth	See Northwood.
Grand Junction*†Greene	W. W. Turner.
Grand River*†..Decatur	See Leon.
Granville*†..... Sioux	See Orange City.
Gravity*†..... Taylor	Charles Morris.
Gray*●..... Audubon	See Audubon.
Greeley*†..... Delaware	See Manchester.
Greene*†..... Butler	E. W. Soesbe.
▲Greenfield*†..... Adair	J. A. STOREY.
Grimes*†..... Polk	See Des Moines.
Grinnell*†....Poweshiek	HAINES & LYMAN.
Griswold*†..... Cass	Bryant & Bryant.
▲Grundy Center*†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*†Guthrie	JOHN W. FOSTER.
Guttenburg*●.... Clayton	W. C. Lewis.
Halbur*†..... Carroll	See Carroll.
Hamburg*†.....Fremont	Hammond & Stevens.
▲Hampton*†.....Franklin	JOHN M. HEMINGWAY.
Hancock*†Pottawatomie	See Avoca.
Hanlontown.....Worth	See Northwood.
Hardy*† ..... Humboldt	See Livermore.
▲Harlan*†..... Shelby	T. R. MOCKLER.
Harper*†..... Keokuk	See Sigourney.
Harris*†..... Osceola	Dean & Belknap.
Hartley*†..... O'Brien	J. T. CONN.
Hastings*†..... Mills	See Glenwood.
Havelock*†..Pocahontas	See Pocahontas.
Hawarden*†..... Sioux	JOHN B. VAN DYKE.
Hawkeye*†..... Fayette	Y. E. Dibble.
Hayfield*†..... Hancock	See Garner.
Hazleton*†... Buchanan	E. R. Prindle.
Hedrick*†..... Keokuk	JOHN T. BROOKS.
Henderson*†..... Mills	See Glenwood.
Holstein*†..... Ida	R. H. Smith.
Hopkinton*†.. Delaware	See Delhi.
Hornick*†... Woodbury	See Sioux City.
Hosper*†..... Sioux	See Orange City.
Hubbard*†..... Hardin	E. R. Seaton.
Hudson*†...Black Hawk	See Waterloo.
Hull*†..... Sioux	See Sheldon.
Humboldt*†.. Humboldt	PROUTY, COYLE & PROUTY
Humeston*†..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*†..... Ida	HOMER S. BRADSHAW.
Imogene*†..... Fremont	See Hamburg.
▲Independence*†Buchan'n	COOK & LEACH.
▲Indianola*†..... Warren	O. C. BROWN.
Inwood*†..... Lyon	See Rock Rapids.
Ionia*†..... Chickasaw	See New Hampton.
Iowa City*†.....Johnson	REMLEY, NEY & REMLEY.
Iowa Falls*†.....Hardin	A. M. BRYSON.
Ireton*†..... Sioux	S. H. Carr.
Irwin*†..... Shelby	See Harlan.
Jamaica* ..... Guthrie	See Perry.
Janesville*†..... Bremer	M. B. Dougherty.
▲Jefferson*†..... Greene	OWEN LOVEJOY.
Jesup*†..... Buchanan	James Dalton.
Jewell*..... Hamilton	J. M. Blake.
Jolley*†..... Calhoun	See Rockwell City.
Kalona*†.... Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*†..... Hamilton	See Webster City.
Kellerton*†.... Ringgold	W. W. Peasley.
Kellogg*†..... Jasper	E. M. Ives.
Kensett*†..... Worth	See Northwood.

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Town and County.	Name.
Kent*†.....Union	See Creston.
▲Keokuk*† .....Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*†.Van Buren	W. B. COLLINS.
Keota*† .....Keokuk	See Sigourney.
Keswick*†.....Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† ....Plymouth	John M. Wormley.
Kiron*.....Crawford	See Denison.
Kirkman*†..... Shelby	See Harlan.
Klemme*†..... Hancock	See Garner.
Knowlton*†... Ringgold	See Blockton.
▲Knoxville*†.....Marion	G. W. Crozier.
Lacona*†.....Warren	See Indianola.
Ladora*† ..... Iowa	See Marengo.
Lake City*† .....Calhoun	HUTCHISON & JACOBS.
Lake Mills*†.Winnebago	L. W. Torgeson.
Lake Park*†..Dickinson	W. S. King.
Lake View*†..... Sac	See Sac City.
Lamoni*†.....Decatur	R. P. Olsen.
Lamont*†.....Buchanan	See Independence.
Lamotte*†.....Jackson	See Maquoketa.
Lansing*●.....Allamakee	J. H. Trewin.
La Porte City*†Bl'k H'wk	S. T. Mears.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*†.....Cherokee	A. R. Molyneux.
Latimer*†† .....Franklin	See Hampton.
Laurens*†† ...Pocahontas	J. H. ALLEN.
Lawler*†.....Chickasaw	Wm. H. Parker.
Ledyard*†† .....Kossuth	See Algona.
Leedsa† ..... Woodbury	See Sioux City.
Lehigh*†† .....Webster	G. D. Thompson.
▲Le Mars*†† .....Plymouth	E. T. BEDELL.
Lenox*†.....Taylor	A. J. Johnson.
Leon*†.....Decatur	V. R. McGINNIS.
Leroy*†.....Decatur	See Leon.
Lester*●.....Lyon	J. L. Mitchell.
Letts*†† ..... Louisa	P. T. McVay.
Lewis*†.....Cass	F. J. Macomber.
Lime Spring*†...Howard	C. N. Flagler.
Linden*†.....Dallas	See Adel.
Lineville*†.....Wayne	J. F. Duff.
Linn Grove*†Buena Vista	C. L. Ward.
Lisbon*† .....Linn	W. M. Whittemore.
Liscomb*† .....Marshall	See Marshalltown.
Little Rock*†.....Lyon	See Rock Rapids.
Little Sioux* ....Harrison	L. H. Bassett.
Livermore*† ..Humboldt	F. M. Miles.
▲Logan*†† .....Harrison	L. R. BOLTER & SONS.
Lohrville*†.....Calhoun	William Towers.
Lone Rock.....Kossuth	See Algona.
Lone Tree*†† ....Johnson	See Iowa City.
Lorimor*†† ..... Union	Wisdom & Shatto.
Lost Nation*†.....Clinton	See Clinton.
Lovilia*†.....Monroe	See Albia.
Lowden*†.....Cedar	D. D. McGillivray.
Lucas*†† .....Lucas	J. C. Bickes, Jr.
Lu Verne*†.....Kossuth	Charles W. Goodwin.
Lynnville*†.....Jasper	Joseph Arnold.
Lyons*†† .....Clinton	See Clinton.
Macedonia*†† Pot'w't'mie	J. C. Rayburn.
Madrid*†† .....Boone	J. W. Near.
Magnolia* .....Harrison	See Logan.
Malcolm*†.....Poweshiek	H. E. Boyd.
Mallard*†† .....Palo Alto	See Emmetsburg.
Malvern*†† ..... Mills	D. E. WHITFIELD.
▲Manchester*†† ..Delaware	BRONSON & CARR.
Manilla*†† .....Crawford	See Denison.
Manly*..... Worth	See Northwood.
Manning*†.....Carroll	DOUGLAS ROGERS.
Manson*†.....Calhoun	B. B. FOSTER.
Mapleton*†.....Monona	Chrisman & Chrisman.
▲Maquoketa*†† ....Jackson	C. W. FARR.
Marathon*†.Buena Vista	See Storm Lake.
Marble Rock*†.....Floyd	C. F. Beelar.
Marcus*†.....Cherokee	J. E. Jones.
▲Marengo*†† .....Iowa	THOMAS STAPLETON.
▲Marion*†† .....Linn	GIFFEN & VORIS.
Marne*†† .....Cass	See Atlantic.
▲Marshalltown*†† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*†..Keokuk	See Sigourney.
▲Mason City*†.Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*†...Delaware	See Manchester.
Massena*†.....Cass	Temple & Temple.
Matlock*†.....Sioux	See Orange City.
Maurice*†.....Sioux	See Orange City.
Maxwell*†.....Story	E. H. Addison.
Maynard*●..... Fayette	See Oelwein.
McCallsburg*†.....Story	F. H. Noble.
McGregor*†† .....Clayton	A. CHAPIN.
McIntire*†.....Mitchell	See Riceville.
Mechanicsville*†† ..Cedar	See Tipton.
Mediapolis*†.Des Moines	J. H. Scott.
Melbourne*†.....Marshall	See Marshalltown.
Melrose*†.....Monroe	See Albia.
Menlo*†.....Guthrie	See Stuart.
Meriden*†† .....Cherokee	See Cherokee.
Merrill*†† .....Plymouth	W. J. Lawrence.
Meservey*†.Cerro Gordo	See Mason City.
Miles*†† .....Jackson	See Sabula.
Milford*†† .....Dickinson	J. L. Bascom.
Miller*†.....Hancock	See Garner.
Milo*†.....Warren	G. W. Burgess.
Milton*†† .....Van Buren	See Keosauqua.
Minburn*†† ..... Dallas	See Adel.
Minden*†† Pottawattamie	John W. Crow.
Mingo*†.....Jasper	See Newton
Missouri Valley*†Har's'n	C. W. KELLOGG.
Mitchell*†.....Mitchell	See Osage.
Mitchellville*†.....Polk	F. W. Swearingen.
Modale*†.....Harrison	See Missouri Valley.
Mondamin*†† ...Harrison	L. C. Brown.
Monona*†.....Clayton	See Postville.
Monroe*†† .....Jasper	J. Kipp & Son.
▲Montezuma*†† Poweshiek	CLARK & CLARK.
Monticello*†.....Jones	M. W. HERRICK.
Montour*†.....Tama	C. J. Stevens.
Moorhead*.....Monona	See Onawa.
Moravia*†.....Appanoose	A. B. Horn.
Morning Sun*†† ...Louisa	Courts & Curran.
Moulton*†† ....Appanoose	J. R. Barkley.
Mount Auburn*†.Benton	See Vinton.
▲Mount Ayr*†† ..Ringgold	FULLER BROS.
▲Mount Pleasant*†.Henry	J. C. McCOID.
Mount Union*†.....Henry	See Mount Pleasant.
Mount Vernon*●.....Linn	Charles W. Kepler.
Moville*†.....Woodbury	See Kingsley.
Murray*●†.....Clarke	A. B. Miller.
▲Muscatine*†† ..Muscatine	JAYNE & HOFFMAN.
Mystic*†† ..... Appanoose	K. E. LEIGHTON.
Nashua*†.....Chickasaw	Springer, Clary, & Yarger
Nemaha .....Sac	See Odebolt.
Neola*†† ..Pottawattamie	J. G. Bardsley.
▲Nevada*†† .....Storey	GEORGE W. DYER.
New Albin*†.Allamakee	See Waukon.
Newell*†.....Buena Vista	I. W. Bane.
Newhall*†.....Benton	See Blairstown.
▲New Hampton*†† Ch'kasa	J. W. SANDUSKY.
New Hartford*†† ..Butler	See Allison.
New Liberty*●.....Scott	See Durant.
New London*†.....Henry	L. W. Chrissinger.
New Market*†.....Taylor	See Clarinda.
New Providence*.Hardin	See Eldora.
New Sharon*†..Mahaska	See Oskaloosa.
▲Newton*†.....Jasper	W. G. CLEMENTS.
New Virginia*†..Warren	W. J. Davidson.
Nichols*†.....Muscatine	See West Liberty.
Nodaway*†.....Adams	See Villisca.
Nora Springs*†.....Floyd	Fred Haynes.
North English*†.....Iowa	J. D. Butler.
▲Northwood*†.....Worth	M. A. Zollinger.
Norwalk*†.....Warren	See Indianola.
Norway*†.....Benton	See Belleftontaine.
Oakland*†Pottawatt'mie	A. B. Johns.
Oakville*†.....Louisa	See Wapello.
Ocheyedan*†.....Osceola	See Sibley.
Odebolt*†† .....Sac	W. A. Helsell.
Oelwein*†† .....Fayette	W. B. INGERSOLL.
Ogden*†.....Boone	E. M. Andrews.
Oldes*† .....Henry	See Mt. Pleasant.
Olin*†.....Jones	B. J. Lancamp.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
Onslow*†† .....Jones	See Anamosa.
▲Orange City*†.....Sioux	G. W. PITTS.
Orient*†.....Adair	See Greenfield.
▲Osage*†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*†.....Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Oto*†† .....Woodbury	Cutting & Willett.
Ottosen*†.....Humboldt	See Dakota.
▲Ottumwa*†† .....Wapello	McELROY & McELROY. Refer to First and Ottumwa National Banks.
Oxford*†† .....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*†† ...Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*†† .....Guthrie	J. W. Morris.
Parkersburg*†† ....Butler	Cartright, Arbuckle & Evans.
Parnell*†† .....Iowa	See Williamsburg.
Paton*†.....Greene	See Jefferson.
Paullina*†† .....O'Brien	David Aigrer.
Pella*†† .....Marion	P. H. BOUSQUET.
Percival*†† .....Fremont	See Hamburg.
Perry*†† .....Dallas	CARDELL & GIDDINGS.
Persia*†† .....Harrison	See Avoca.
Peterson*†† .....Clay	E. W. Fillmore.
Pierson*†† .....Woodbury	See Correctionville.
Pilot Mound*†† .....Boone	See Boone.
Pioneer*†.....Humboldt	See Gilmore City.
Plainfield*†.....Bremer	See Waverly.
Pleasanton*†††.....Decatur	See Leon.
Pleasantville*†††...Marion	See Knoxville.
Plover*†††.....Pocahontas	See Rolfe.
Plymouth*†† Cerro Gordo	See Mason City.
▲Pocahontas*.Pocahontas	W. C. Ralston.
Pomeroy*†† .....Calhoun	D. M. Kelleher.

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Town and County.	Name.
Popejoy*•†.....Franklin	J. H. Popejoy.
Portsmouth*•† ....Shelby	See Harlan.
Postville*•† ...Allamakee	William Shepherd.
Prairie City*•†.....Jasper	Clements & Arnold.
Prescott*•†.....Adams	See Corning.
Preston*•† .....Jackson	A. L. Bartholomew.
▲Primghar*•†.....O'Brien	O. H. MONTZHEIMER.
Promise City*•† .. Wayne	See Corydon.
Pulaski*•†..... Davis	See Bloomfield.
Quimby*•†.....Cherokee	See Cherokee.
Radcliffe*•† .....Hardin	Frank H. Noble.
Randall*•† ..... Hamilton	See Webster City.
Randolph*•† ....Fremont	See Sidney.
Redding*•† ..... Ringgold	J. M. Bellamy.
Redfield*•† .....Dallas	See Adel.
▲Red Oak*•†..Montgomery	R. W. BEESON.
Reinbeck*•† .....Grundy	S. W. DeWolf.
Remsen*•† ..... Plymouth	E. S. Lloyd.
Renwick*• .... Humboldt	See Humboldt.
Rhodes*•† .....Marshall	Thomas Watts.
Riceville*•† .....Mitchell	B. N. Hendricks.
Richland*•† .....Keokuk	P. L. Moorman.
Ridgeway*•† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*•† .....Greene	See Perry.
Riverside*•† Washington	See Washington.
Riverton*•† .... Fremont	W. H. Norcutt.
Rockford*•†.....Floyd	C. S. Moore.
▲Rock Rapids*•† .....Lyon	E. Y. GREENLEAF.
Rock Valley*•† .... Sioux	O. G. Reinliger.
Rockwell*•† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*•† Calhoun	M. W. FRICK.
Rodman*•†.....Palo Alto	See Ruthven.
Rodney*•†.....Monona	See Mapleton.
Roland*•† ..... Story	See Nevada.
Rolfe*•† .....Pocahontas	S. H. Kerr.
Rowan*•†..... Wright	See Clarion.
Rudd*•† ..... Floyd	See Charles City.
Russell*•†..... Lucas	See Chariton.
Ruthven*•.....Palo Alto	WM. A. O'DONNELL.
Rutland*•† ....Humboldt	See Dakotah.
Ryan*•†.....Delaware	See Manchester.
Sabula*•†.....Jackson	George K. Hilsinger.
▲Sac City*•†..... Sac	MILES W. NEWBY.
Salem*•† .....Henry	F. S. Bell.
Salix*•†.....Woodbury	See Sioux City.
Sanborn*•† .....O'Brien	J. A. WILLCOX.
Schaller*•† ..... Sac	A. P. SEARLE.
Schleswig .....Crawford	See Denison.
Scranton*•† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*•†..... Wayne	See Corydon.
Shannon City*•† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*•† ..... Franklin	C. F. Johnston.
Shelby*•† .....Shelby	W. S. Wickersham.
Sheldahl*•† ..... Polk	See Des Moines.
Sheldon*•†.....O'Brien	BOIES & ROTH.
Shell Rock*•†.....Butler	G. A. McIntyre.
Shellsburg*•† ....Benton	See Vinton.
Shenandoah*•†.....Page	W. P. FERGUSON.
▲Sibley*•†.....Osceola	G. W. LISTER.
▲Sidney*•† .....Fremont	W. E. Mitchell.
▲Sigourney*•† .... Keokuk	C. M. BROWN.
Silver City*•†..... Mills	See Glenwood.
Sioux Center*•† .....Sioux	See Orange City.
▲Sioux City*•†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office
Sioux Rapids*•†.Buena V.	D. F. Johnson.
Slater*•† .....Story	S. O. Wald.
Sloan*•† .....Woodbury	W. D. Buckley.
Smithland*•†..Woodbury	See Oto.
Solon*•† .....Johnson	See Iowa City.
South English*•†.Keokuk	See Sigourney.
▲Spencer*•† .....Clay	CORY & BEMIS.
▲Spirit Lake*•†..Dickinson	Cory, Arnold, & Everett.
Springville*•..... Linn	See Marion.
Stacyville*• ..... Mitchell	See Osage.
Stanhope*•† .....Hamilton	See Webster City.
Stanley*•†.....Buchanan	See Independence.
St. Ansgar*•† .....Mitchell	See Osage.
St. Anthony*•†..Marshall	See Marshalltown.
Stanton*•† ..Montgomery	See Red Oak.
Stanwood*•†.....Cedar	See Tipton.
State Center*•†..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*•†.....Madison	C. F. Wood & Co.
SteamboatRock*•†Hardin	See Eldora.
▲Storm Lake*•†..Buena V.	A. D. BAILIE.
Story City*•† .....Story	Bartlett & Slaughter.
Stratford*•† .....Hamilton	See Webster City.
Strawberry Point*•†Cl'ton	A. R. Cole.
Struble*•†..... Plymouth	See Le Mars.
Stuart*•†..... Guthrie	F. O. HINKSON.
Sully*•†..... Jasper	See Newton.
Sumner*•†..... Bremer	W. R. McClure.
Superior*•†..... Dickinson	See Spirit Lake.

Town and County.	Name.
Sutherland*•†.... O'Brien	George F. Colcord.
Swaledale*•†Cerro Gordo	See Mason City.
Swan*•†..... Marion	E. Stout.
Swea City*•†.....Kossuth	J. M. Dye.
Tabor*•†..... Fremont	L. A. Hill.
Tama*•†..... Tama	See Toledo.
Templeton*•†..... Carroll	See Carroll.
Terril*•..... Dickinson	See Spirit Lake.
Thompson*•†..Winnebago	JOHN A. HYNDMAN,
Thor*•†.....Humboldt	See Humboldt.
Thornburg*•†.... Keokuk	See Sigourney.
Thornton*•† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*•†..... Ringgold	See Mt. Ayr.
▲Tipton*•†..... Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*•†..... Tama	STRUBLE & STIGER.
Tracy*•† ..... Tama	Endicott & Pratt.
Tripoli*•†..... Bremer	See Waverly.
Truro*•†..... Madison	See New Virginia.
Union*•†..... Hardin	E. W. Lundy.
University Place*...Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*•†..... Monona	Richard & McMaster.
Vail*•†..... Crawford	M. V. O'Hare.
Valley Junction*•†.. Polk	Herman Raaz.
Van Horne*•† .... Benton	See Blairstown.
Vanmeter*•† ..... Dallas	See Adel.
Van Wert*•† .... Decatur	See Garden Grove.
Ventura .... Cerro Gordo	See Mason City.
Victor*•† ..... Iowa	T. A. Victor.
Villisca*•†.. Montgomery	F. P. GREENLEE.
Vincent*•†..... Webster	See Ft. Dodge.
▲Vinton*•†..... Benton	CATO SELLS.
Volga*•† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*•†..... Linn	See Marion.
Wallingford*•† ...Emmet	L. Woods.
Wall Lake*•†..... Sac	A. B. Barclay.
Walnut*•† Pottawattamie	O. Mosher.
▲Wapello*•† ..... Louisa	ARTHUR SPRINGER.
▲Washington*•†.Wash'ton	MARSH W. BAILEY.
Washta*•†..... Cherokee	H. L. Loft.
▲Waterloo*•†.Black Hawk	MULLAN & PICKETT.
Watkins*•†..... Benton	See Marengo.
Waucoma*..... Fayett	J. B. Rockwood.
▲Waukon*•† ... Allamakee	D. J. MURPHY.
▲Waverly*•† .....Bremer	J. Y. HAZLETT.
Wayland*•†..... Henry	See Mt. Pleasant.
Webb..... Clay	See Spencer.
▲Webster City*•†Hamilton	A. N. BOEYE.
Weldon*•† ..... Decatur	See Leon.
Wellman*•†..Washington	H. G. Moore.
Wellsburg*•† .... Grundy	See Grundy Center.
Wesley*•†..... Kossuth	Bonar & Fellows.
West Bend*•†.. Palo Alto	G. C. Hoover.
West Branch*•†.... Cedar	George C. Hoover.
Westfield*.....Plymouth	J. C. Button.
Westgate*•† ..... Fayette	See Oelwein.
West Liberty*•†.Muscat'e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*•† ..... Lee	See Fort Madison.
West Side*•†... Crawford	John C. Suler.
▲West Union*•†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*•†....Keokuk	T. C. LEGOE.
Wheatland*•†.....Clinton	Carroll Bros.
Whiting*•† ..... Monona	A. M. Bowen.
Whittemore*•†.. Kossuth	Welt Miller.
Whitten*•†..... Hardin	See Eldon.
Williams*•†.....Hamilton	Gade Bros.
Williamsburg*•†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*•†..... Henry	B. B. Lindly.
▲Winterset*•†.....Madison	FREDERICK MOTT.
Winthrop*•†... Buchanan	See Independence.
Wiota*•† ..... Cass	See Atlantic.
Woden ..... Hancock	William Doolittle.
Woodbine*•†....Harrison	H. F. Johns.
Woodburn*•†.....Clarke	See Osceola.
Woodward*•†.....Dallas	See Perry.
Woolstock*•† ..... Wright	L. W Tyrrell.
Worthington*•†.Dub'que	See Farley.
Wyoming*•†..... Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†.Des Moines	See Mediapolis.
Zearing*•†..... Story	See Nevada.

KANSAS.

▲Abilene*•†..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•†..... Lyon	Will Wayman.
▲Alma*•†..... Wabaunsee	J. B. BARNES.
Almena*•†..... Norton	See Norton.
Alton*•†..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	H. LLEWELYN JONES.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Arcadia*† .....Crawford	O. S. Henderson.
Argentine*†..Wyandotte	See Kansas City, Mo.
Argonia*†..... Sumner	E. W. Springer.
Arkansas City*† .Cowley	NORMAN BARKER.
Arlington*† .....Reno	Austin O. Hays.
▲Ashland*†.....Clark	H. J. Bone.
▲Atchison.*† ....Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*† .....Smith	See Smith Center.
Attica*† .....Harper	J. D. Bradley.
▲Atwood*† .....Rawlins	J. P. Noble.
Augusta*†.....Butler	See El Dorado.
Axtell*† .....Marshall	See Marysville.
Baileyville*† ....Nemaha	See Seneca.
Baldwin*†.....Douglas	See Lawrence.
Barnard*† .....Lincoln	See Lincoln.
Barnes*†....Washington	See Washington.
Baxter Springs*†Chero'e	W. H. Hornor.
Beattie*† .....Marshall	S. B. Berry.
Belle Plaine*† ...Sumner	Forney & Wilson.
▲Belleville*†.....Republic	B. T. Bullen.
▲Beloit*†.....Mitchell	FRANK A. LUTZ.
Bennington*† ....Ottawa	See Minneapolis.
Bern*†.....Nemaha	See Seneca.
Blue Mound*† .....Linn	C. F. Nessley.
Blue Rapids*† ..Marshall	H. A. Russell.
Bluff City*† .....Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† .....Ford	See Dodge City.
Buffalo*† .....Wilson	See Yates Center.
Burden*†.....Cowley	S. J. Day.
Burlingame*† .....Osage	J. T. PRINGLE.
▲Burlington*†.....Coffey	E. N. CONNAL.
Burr Oak*† .....Jewell	D. J. Coy.
Burrton*†.....Harvey	W. L. Dailey.
Bushton*†.....Rice	G. F. Hauser.
Caldwell*†.....Sumner	BURNETT & SIMONS.
Caney*† ....Montgomery	Porter & Barr.
Canton*†.....McPherson	See McPherson.
Carbondale*†.....Osage	C. T. Neihart.
Cawker City*†...Mitchell	Clark A. Smith.
Cedar Vale*†Chautauqua	William P. Lynch.
Centralia*†.....Nemaha	P. L. Burlingame.
Chanute*† .....Neosho	JOHN J. JONES.
Chapman*† ...Dickinson	See Abilene.
Chase*† .....Rice	See Lyons.
Cheney*† .....Sedgwick	See Wichita.
Cherokee*†.....Crawford	E. A. Perry.
Cherryvale*† .Montg'ery	J. W. Holdren.
Chetopa*† .....Labette	A. R. Bell.
▲Cimarron*†.....Gray	William Hoover.
Circleville*†..... Jackson	See Holton.
Claflin*† .....Barton	See Great Bend.
▲Clay Center*† .....Clay	GEORGE M. MILEY.
Clearwater*†.. Sedgwick	See Wichita.
Clifton*†....Washington	Hamilton & Harmon.
Clyde*† .....Cloud	C. W. VAN DE MARK.
Coffeyville*†..Montg'ery	DOOLEY & KEITH.
▲Colby*†.....Thomas	C. L. WILSON.
▲Coldwater*†..Comanche	C. M. Myers.
Colony*†.....Anderson	M. A. Carmichael.
▲Columbus*† ....Cherokee	C. A. McNEILL.
Colwich*† .....Sedgwick	George W. Steenwood.
▲Concordia*†.....Cloud	PULSIFER & ALEXANDER.
Conway Springs*†.Sum'r	See Wellington.
Corning*† .....Nemaha	See Seneca.
▲Cottonwood Falls*†.Ch'e	F. A. MECKEL.
▲Council Grove*† .Morris	E. S. BERTRAM.
Courtland*†.....Republic	C. A. Kimball.
Cuba*† .....Republic	John Brown.
Delphos*† .....Ottawa	J. W. Barker.
Dentonville*† .Doniphan	See Troy.
Dexter*† .....Cowley	J. H. Watkins.
▲Dighton*† .....Lane	J. S. SIMMONS
▲Dodge City*† .....Ford	REEVES & KIRKPATRICK.
Douglass*†.....Butler	W. P. Knote.
Downs*† .....Osborne	J. A. Travers.
Dunlap*† .....Morris	J. B. Lamb.
Edgerton*. .....Johnson	See Olathe.
Edna*†.....Labette	J. S. Hileman & Son.
Effingham*†.....Atchison	See Atchison.
▲Eldorado*†.....Butler	H. W. SCHUMACHER.
Elk City*†..Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	J. F. Dunn.
Ellis*†.....Ellis	See Hays.
▲Ellsworth*† ...Ellsworth	IRA E. LLOYD.
Elmdale*† .....Chase	See Cottonwood Falls.
Elsmore*† .....Allen	See Iola.
▲Emporia*†.....Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† .....Neosho	J. E. DENISON.
Eskridge*† .. Wabaunsee	J. J. Mitchell.
Eudora*†.....Douglas	O. G. Richards.
Eureka*† ....Greenwood	FULLER & JACKSON.
Everest*†.....Brown	R. C. Jones.
Fairview*† .....Brown	Newton & Newton.

Town and County.	Name.
Fall River*† .Greenwood	See Fredonia.
Florence*†.....Marion	See Marion.
▲Fort Scott*†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*† ....Marshall	Gregg & Gregg.
Frederick*†.....Rice	See Lyons.
▲Fredonia*†.....Wilson	WILLITS & COOPER.
Fulton*†.....Bourbon	J. A. Fritz.
Galena*† ..... Cherokee	A. S. WILSON.
▲Garden City*†....Finney	H. F. Mason.
Gardner*†..... Johnson	See Olathe.
▲Garnett*†.....Anderson	NOAH L. BOWMAN
Gaylord*† .....Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*†..... Crawford	B. S. GAITSKILL.
Glasco*†..... Cloud	See Concordia.
Glen Elder*†....Mitchell	See Beloit.
Goffs*†.....Nemaha	See Seneca.
▲Goodland*†.... Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*†.....Barton	F. V. RUSSELL.
Greeley*†.....Anderson	See Garnett.
Green*†..... Clay	See Clay Centre.
Greenleaf*†..Washington	W. P. Mudgett.
▲Greensburg*†.....Kiowa	JOHN W. DAVIS.
Grenola*†..... Elk	J. T. Lauter.
Gypsum*†..... Saline	William Meneley.
Haddam*†.. Washington	R. O. Woody.
Halstead*†..... Harvey	See Newton.
Hamlin*†..... Brown	See Hiawatha.
Hanover*† . Washington	H. R. Fulton.
Harper*†..... Harper	Washbon & Washbon.
Hartford*†..... Lyon	See Emporia.
Hartland*†.....Kearney	See Garden City.
Haven*†..... Reno	See Hutchinson.
Havensville*†. Potta'mie	T. J. Richardson.
▲Hays*†..... Ellis	REEDER & REEDER.
Hazelton*†..... Barber	W. C. Alford.
Herington*†.. Dickinson	THORNTON COOKE.
Herndon*†..... Rawlins	See Atwood.
▲Hiawatha*†..... Brown	MEANS & SMITH.
Highland*†..... Doniphan	JAMES L. ALLEN.
▲Hill City*†.....Graham	F. D. Turck.
Hillsboro*†..... Marion	See Marion.
Hoisington*†..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*†...Ellsworth	See Ellsworth.
▲Holton*†.....Jackson	J. S. KENOYER.
Hope*†.....Dickinson	G. B. Barrett.
Horace*†..... Greeley	See Tribune.
Horton*†..... Brown	MEANS & SMITH.
▲Howard*†..... Elk	John Marshall.
▲Hoxie*†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*†.....Allen	G. A. Amos.
Huron*†.....Atchison	G. W. Stahler.
▲Hutchinson*†..... Reno	WHITELAW & ROSE.
Idana*†..... Clay	See Clay Centre.
▲Independence*† Montg'y	W. N. BANKS.
Inman*†..... McPherson	See McPherson.
▲Iola*†.....Allen	OSCAR FOUST & SON.
Irving*†.....Marshall	See Marysville.
Jamestown*†..... Cloud	F. E. Lane.
Jewell*†..... Jewell	D. L. Palmer.
▲Johnson*..... Stanton	See Ulysses.
▲Junction City*†...Geary	W. S. ROARK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*†..... Smith	J. T. Reed.
Kincaid*†.....Anderson	S. D. Whittington.
▲Kingman*†..... Kingman	JOHN E. LYDECKER.
▲Kinsley*†..... Edwards	W. N. Beezley.
Kiowa*†..... Barber	A. L. Herr.
Kirwin*†.....Phillips	W. H. HOLMES.
▲La Crosse*†.....Rush	H. L. Anderson.
La Cygne*†.....Linn	M. F. Leasure.
La Harpe*†..... Allen	See Humboldt.
▲Lakin*†..... Kearney	Thorpe & Hoskinson.
Lancaster*†.... Atchison	See Atchison.
Lane*†.....Franklin	L. C. Crittendon.
▲Larned*†..... Pawnee	W. H. VERNON.
▲Lawrence*†..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*†..... Smith	Jas. R. Lewis.
Lebo*†..... Coffey	E. R. Evans.
Lehigh*†..... Marion	See Marion.
Lenora*†..... Norton	H. R. Tillotson.
Leon*†..... Butler	Thomas A. Word.
Leona*†..... Doniphan	See Troy.
Leonardville*†..... Riley	See Manhattan.
▲Leoti*†..... Wichita	W. B. Washington.
Le Roy*†.....Coffey	C. T. High.
▲Liberal*†..... Seward	J. W. Campbell.
▲Lincoln*†..... Lincoln	George D. Abel.
Lindsborg*†. McPherson	JOHN F. HANSON.
Linn*†..... Washington	See Clifton.
Little River*†.....Rice	See Lyons.
Logan*†..... Phillips	T. M. SULLIVAN.
Long Island*†... Phillips	Giffen Culbertson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Longton*† ..... Elk	W. C. Boone.
Lost Springs† ..... Marion	See Marion.
Louisburg*† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ..... Osage	J. H. Stavely.
▲Lyons*† ..... Rice	O. E. HOPKINS.
Macksville*† .. Stafford	See St. Johns.
Madison*† .. Greenwood	S. F. Wicker.
▲Manhattan*† ..... Riley	SAMUEL KIMBLE.
▲Mankato*† ..... Jewell	T. S. Kirkpatrick.
▲Marion*† ..... Marion	THOMAS O. KELLEY.
Marquette*† . McPherson	J. F. Hanson.
▲Marysville*† .... Marshall	JOHN A. BROUGHTEN.
McCracken*† ..... Rush	See La Crosse.
McCune*† ..... Crawford	H. M. Ford.
McDonald*† ..... Rawlins	See Atwood.
McLouth*† ..... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ..... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ..... Osage	I. Farley.
Meriden*† ..... Jefferson	See Oskaloosa.
Miltonvale*† ..... Cloud	John W. Shay.
▲Minneapolis*† .... Ottawa	J. C. MURPHY.
Moline*† ..... Elk	J. K. Glasscock.
Moran* ..... Allen	See Iola.
Morganville*† ..... Clay	See Clay Centre.
Morrill*† ..... Brown	Nathan Jones.
▲Mound City*† ..... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ..... Sumner	See Wichita.
Muscotah*† ..... Atchison	Seneca Heath.
Narka*† ..... Republic	B. H. Speer.
Neodesha*† ..... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ..... Ness	A. H. Faulks.
Netawaka*† ..... Jackson	Andrew Neal.
▲Newton*† ..... Harvey	PETERS & NICHOLSON.
Nickerson*† ..... Reno	See Hutchinson.
Norcatur*† ..... Decatur	R. D. Gaston.
North Topeka*† Shawnee	See Topeka.
▲Norton*† ..... Norton	L. H. WILDER.
Nortonville*† .. Jefferson	L. F. Randolph.
Norwich*† ..... Kingman	See Kingman.
Oakley*† ..... Logan	K. E. Willcockson.
▲Oberlin*† ..... Decatur	TULLY SCOTT.
Oketo*† ..... Marshall	See Marysville.
▲Olathe*† ..... Johnson	PARKER & HAMILTON.
Olsburg*† . Pottawatomie	See Westmoreland.
Onaga*† .. Pottawatomie	J. W. Dunn.
Oneida*† ..... Nemaha	H. L. Wikoff.
Osage City*† ..... Osage	R. C. Heizer.
Osawatomie*† ..... Miami	See Paola.
▲Osborne*† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† .... Jefferson	MORSE & CASEBIER.
▲Oswego*† ..... Labette	M. E. WILLIAMS.
▲Ottawa*† ..... Franklin	JOHN W. DeFORD.
Overbrook*† ..... Osage	See Lyndon.
Oxford*† ..... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ..... Miami	B. T. RILEY.
Parker*† ..... Linn	See Iola.
Parsons*† ..... Labette	E. O. ELLIS.
Pawnee Rock*† .. Barton	J. W. Ratcliffe.
Peabody*† ..... Marion	C. M. Clark.
Perry*† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*† ..... Rooks	See Stockton.
Pleasanton*† ..... Linn	Blue & Riggs.
Pomona*† ..... Franklin	See Ottawa.
Powhattan*† ..... Brown	See Hiawatha.
▲Pratt*† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*† .... Reno	See Hutchinson.
Quenemo*† ..... Osage	C. H. Leonard.
Quinter*† ..... Gove	See Gove City.
Randall*† ..... Jewell	See Mankato.
Randolph*† ..... Riley	See Manhattan.
Republic*† ..... Republic	See Scandia.
Reserve*† ..... Brown	See Hiawatha.
▲Richfield*† ..... Morton	G. Porter Craddock.
Richland*† ..... Shawnee	See Rossville.
Richmond*† .... Franklin	See Ottawa.
Riley*† ..... Riley	J. B. Rairden.
Robinson*† ..... Brown	F. M. Pearl.
Rossville*† ..... Shawnee	See North Topeka.
▲Russell*† ..... Russell	J. C. Ruppenthal.
▲Russell Springs* ... Logan	Charles L. Kagey.
Sabetha*† ..... Nemaha	Nathan Jones.
▲Saline*† ..... Saline	R. A. LOVITT.
▲Santa Fe* ..... Haskell	See Ulysses.
Scandia*† ..... Republic	J. P. Haton.
▲Scott*† ..... Scott	Travis Morse.
▲Sedan*† ..... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ..... Harvey	C. L. Foster.
▲Seneca*† ..... Nemaha	S. K. WOODWORTH.
Severance*† .. Doniphan	W. H. H. Curtis.
Severy*† .... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*† .... Smith	L. C. Uhl.
Soldier*† ..... Jackson	V. H. McDonald.
Solomon*† .... Dickinson	H. Whitley.
South Haven*† .. Sumner	Austin Atkins.
Spring Hill*† .... Johnson	See Olathe.
Stafford*† ..... Stafford	C. G. WEBB.
Sterling*† ..... Rice	FRED P. GREEN.
▲St. Francis*† .. Cheyenne	J. L. Finley.
▲St. John*† ..... Stafford	Moseley & Dixon.
St. Mary's*† . Pottawato'e	G. W. Mackay.
St. Paul*† ..... Neosho	See Erie.
▲Stockton*† ..... Rooks	W. B. HAM.
Strong*† ..... Chase	See Cottonwood Falls.
Summerfield*† . Marshall	T. J. Madden.
Sylvan Grove*† . Lincoln	H. W. Rahmeier.
Sylvia*† ..... Reno	See Hutchinson.
▲Syracuse*† .... Hamilton	U. T. Tapscott.
Tescott*† ..... Ottawa	See Minneapolis.
Thayer*† ..... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HILTKD. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ..... Woodson	F. M. Sutton.
▲Tribune*† ..... Greeley	W. M. Glenn.
▲Troy*† ..... Doniphan	C. C. Camp.
Turon*† ..... Reno	M. H. Potter.
Udall*† ..... Cowley	See Winfield.
▲Ulysses*† ..... Grant	T. W. Marshall.
Valley Falls*† . Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ..... Marshall	See Frankfort.
▲WaKeeney*† ..... Trego	Allen Cox.
Wakefield*† ..... Clay	See Clay Centre.
Walnut*† ..... Crawford	See Girard.
Wamego*† . Pottawato'e	D. V. Sprague.
▲Washington*† . Wash't'n	CHARLES SMITH.
Waterville*† .... Marshall	E. A. Berry.
Wathena*† .... Doniphan	See Troy.
Waverly*† ..... Coffey	H. L COOPER.
Weir*† ..... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† .... Franklin	T. J. Gregory.
▲Westmoreland* . Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnett.
Wetmore*† ..... Nemaha	M. DeForest.
Wheaton*† Pottawato'le	See Onaga.
White City*† ..... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† ..... Butler	P. E. Ashenfelter.
Whiting*† ..... Jackson	See Holton.
▲Wichita*† ..... Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*† Franklin	J. R. Finley.
Willis*† ..... Brown	Jesse Heuney.
Wilson*† ..... Ellsworth	See North Coover.
Winchester*† . Jefferson	See Valley Falls.
▲Winfield*† ..... Cowley	"WM. P HACKNEY"—"Hackney & Lafferty."
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Adairville*† ..... Logan	J. B. Grubbs.
▲Albany* ..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† ..... Boyd	D. W. STEELE, JR.
Auburn*† ..... Logan	See Russellville.
Augusta*† ..... Bracken	Geo. Doniphan.
Bagdad*● ..... Shelby	See Shelbyville.
▲Barboursville*† ... Knox	S. B. Dishman.
▲Bardstown*† ..... Nelson	JOHN S. KELLEY.
▲Bardwell*† ..... Carlisle	J. E. Bridgwater.
Beard*● ..... Oldham	See La Grange.
▲Beattyville*† ..... Lee	H. H. HARRIS.
Beaver Dam*† ..... Ohio	See Hartford.
▲Bedford* ..... Trimble	L. F. Zerfoss.
▲Benton*† ..... Marshall	J. W. Dycus.
Berry*† ..... Harrison	See Cynthiana.
Bloomfield*† ..... Nelson	See Bardstown.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Booneville*..... Owsley	C. W. Hogg.
▲Bowling Green*† Warren	MITCHELL & DU BOSE.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*•.....Bracken	H. P. Willis.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*†..... Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*†..... Boone	F. Riddell.
Burnside*..... Pulaski	See Somerset.
Butler*†.....Pendleton	See Falmouth.
▲Cadiz*.....Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*†. Henry	See New Castle.
▲Campbellsville*†..Taylor	J. R. Robinson.
▲Campton* .....Wolfe	A. H. Stamper.
Caneyville*†.... Grayson	N. C. Tilford.
▲Carlisle*†..... Nicholas	Thomas Owens.
▲Carrollton*•.....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*†..... Boyd	Thomas R. Brown.
Cave City*†..... Barren	J. Robert White.
Central City*†. Muhl'berg	J. Y. Thomas, Jr.
Clay City*†.....Powell	See Stanton.
▲Clinton*† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skillman.
Columbia*..... Adair	Baker & Winfrey.
Columbus*†.... Hickman	See Clinton.
Corbin*†..... Whitley	See Williamsburg.
Corinth*†..... Grant	See Williamstown.
Corydon*†....Henderson	Merritt & Alvis.
Covington*†..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*†.....Grant	B. F. Menefee.
▲Cynthiana*†.... Harrison	EVANS & PETERSON.
▲Danville*†..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*†.....Grant	J. G. Blackburn.
▲Eddyville*†..... Lyon	T. J. Watkins.
▲Edmonton*..... Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. BUSH.
▲Elkton*†.....Todd	JAMES R. MALLORY.
Eminence*†..... Henry	J. C. Gordon.
Erlanger*†..... Kenton	S. M. Adams.
Fairfield*..... Nelson	See Bardstown.
▲Falmouth*†....Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*†.....Ohio	See Hartford.
¶▲Frankfort*†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*†..... Simpson	A. S. WALKER.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*†..... Fulton	Ed. Thomas.
▲Georgetown*†..... Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*•..... Carroll	James O. Bersatt.
▲Glasgow*•..... Barren	W. L. Porter.
Glencoe*†..... Gallatin	See Warsaw.
▲Grayson*†.....Carter	H. D. Gregory.
▲Greensburg*†..... Green	W. F. CANTRILL.
▲Greenup*†..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*†..... Todd	See Elkton.
Hanson*•.....Hopkins	See Madison.
▲Hardinsburg*†. Bre'ridge	Morris Eskridge & Son.
▲Harlan*.....Harlan	B. M. Lee.
▲Harrodsburg*†....Mercer	W. W. STEPHENSON.
▲Hartford*.....Ohio	J. S. GLENN.
▲Hawesville*†... Hancock	G. D. Chambers.
▲Hazard*..... Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*†.....Fulton	A. W. Lindsay.
▲Hindman*..... Knott	W. W. Baker.
▲Hodgensville*†...La Rue	D. H. Smith.
▲Hopkinsville*†. Christian	FRANK RIVES.
Horse Cave*†..... Hart	See Munfordville.
Hustonville*.....Lincoln	See Stanford.
▲Hyden*..... Leslie	J. M. Bicknell.
▲Independence*.....Kenton	JOHN L. VEST.
▲Irvine*†..... Estell	Ridell & Ridell.
Irvington*†Breck'ridge	See Hardinsburg.
▲Jackson*†.....Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville* ..... Owen	See Owenton.
Kelsey*..... Caldwell	See Princeton.
Kuttawa*†..... Lyon	Molloy & Utley.
Lafayette*..... Christian	See Hopkinsville.
▲LaGrange*† .....Oldham	A. T. Ladd.
▲Lancaster*†..... Garrard	Wm. Herndon.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*†..... Marion	J. McCHORD.
Lebanon Junc.*†. Bullitt	Robert Zimmerman.
▲Litchfield*†.....Grayson	J. S. Wortham.
Lewisburg*†..... Logan	J. C. Sneed.
Lewisport*†.... Hancock	B. H. Poindexter
▲Lexington*†.....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* .....Casey	Stone & Stone.
Livermore*†..... McLean	See Calhoun.

Town and County.	Name.
▲London*†.....Laurel	W. S. JACKSON.
▲Louisa*†.....Lawrence	A. J. Garred.
▲Louisville*†.....Jefferson	BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*†..Hopkins	MAURICE K. GORDON.
▲Manchester* .....Clay	W. B. Hansford.
▲Marion*†.....Crittenden	James & James.
▲Mayfield*†.....Graves	Lee & Hester.
▲Maysville*†.....Mason	L. W. ROBERTSON.
▲McKee.....Jackson	M. A. Holcomb.
Middlesboro*†.....Bell	M. H. RHORER.
Midway*†.....Woodford	Richard Godson.
Millersburg*†.. Bourbon	See Paris.
Monterey*.....Owen	T. J. Hardin.
▲Monticello*..... Wayne	John W. Tuttle.
▲Morehead*†.....Rowan	J. G. Whitt.
▲Morganfield*†.....Union	P. B. MILLER.
▲Morgantown*..... Butler	GUFFY & WHALIN
▲Mt. Olivet*.....Robertson	O. S. Deming.
▲Mt. Sterling*†Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*†Rockcastle	C. C. Williams.
▲Munfordville*†.....Hart	H. A. Watkins.
▲Murray*†..... Calloway	G. C. DIUGUID.
▲New Castle*•.....Henry	W. W. Turner.
New Haven*†.....Nelson	See Bardstown.
New Liberty*..... Owen	See Owenton.
Newport*†.....Campbell	AUBREY BARBOUR.
▲Nicholasville*†. Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*†.....Daviess	WEIR & WEIR.
Owenton*†.....Owen	Lindsay & Botts.
▲Owingsville*•.....Bath	R. Gudgell & Son.
▲Paducah*†...McCracken	GREER & REED.
▲Paintsville*.....Johnson	J. E. Buckingham.
▲Paris*†.....Bourbon	CLIFTON ARNSPARGER.
Pembroke*†...Christian	See Hopkinsville.
Perryville*.....Boyle	See Danville.
Petersburg*.....Boone	See Burlington.
▲Pikeville*.....Pike	W. O. B. RATLIFF.
▲Pineville*†.....Bell	J. L REEDER.
Pleasureville*•.....Henry	See New Castle.
Port Royal*.....Henry	See New Castle.
▲Prestonsburg*..... Floyd	F. A. Hopkins.
▲Princeton*†.....Caldwell	WM. MARBLE.
Providence*†...Webster	E. Jennings.
▲Richmond*†.....Madison	W. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*†.....Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadieville*†.....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandy hook*.....Elliott	J. B. Hannah.
▲Scottsville*•.....Allen	T. B DIXON.
Sebree*†.....Webster	See Dixon.
Sharpsburg*..... Bath	J. C. Nelson.
▲Shelbyville*†*.....Shelby	J. C. BECKHAM.
▲Shepherdsville*†..Bullitt	J. F. Combs.
Slaughterville*†. Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*†. Warren	See Bowling Green.
▲Somerset*††..... Pulaski	O. H. & R. B. WADDLE.
Sonora*†.....Hardin	See Elizabethtown.
▲Springfield*†Washington	T. W. Simms, Jr.
Stamping Ground*†Scott	See Georgetown.
▲Stanford*†.....Lincoln	J. S. OWSLEY, JR.
▲Stanton*†.....Powell	O. A. Lyle.
Sturgis*•..... Union	J. Mack Thompson.
Sulphur*•..... Henry	See New Castle.
▲Taylorsville*•.....Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*†..... Todd	O. W. Wilson.
Uniontown*•..... Union	Robert G. Byrne.
▲Vanceburg*†..... Lewis	W. C. Halbert.
▲Versailles*†.. Woodford	D. L. THORNTON.
Vine Grove*†..... Hardin	See Elizabethtown.
Waddy*†.....Shelby	See Shelbyville.
Walton*†.....Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Lacy & Fogg.
West Louisville...Daviess	See Owensboro.
Wheatley*..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.

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Town and County.	Name.
Whitesville*•†.....Daviess	See Owensboro.
▲Wickliffe*•†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†. Whitley	SHARP & SILER.
▲Williamstown*•†...Grant	M. D. Gray.
Wilmore*•†... Jessamine	See Nicholasville.
▲Winchester*•†..... Clark	LEELAND HATHAWAY.
Wingo*•†..... Graves	Frank A. Lucas.
Worthville*•†.....Carroll	See Carrollton.

LOUISIANA.

▲Abbeville*•... Vermillion	W. B. White.
▲Alexandria*•†.....Rapides	L. J. HACKENYOS.
▲Amite*•†.....Tangipahoa	Boliver Edwards.
▲Arcadia*•†..... Bienville	Dorman & Reynolds.
▲Bastrop*•†.....Morehouse	James Bussey.
¶▲Baton Rouge*•† E. Ba. R.	THOS. J. KERNAN.
Bayou Sara*•† W. Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*•†..... Bossier	Joannes Smith.
Bunkie*•† ..... Avoyelles	See Markesville.
▲Cameron*..... Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*•†.....Caldwell	A. B. Hundley.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*..... Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Burns.
▲Crowley*•†..... Acadia	STORY & PUGH.
▲Donaldsonville*•† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*•†.....St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	See Natchez, Miss.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*•†....Terre Bonne	Suthon & Wallis.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†..... Calcasieu	C. R. Cline.
▲Lafayette*•†... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*†E. Car'l	Ransdell & Ransdell.
▲Leesville*•†..... Vernon	See Many.
▲Mansfield*•†..... De Soto	Elam & Egan.
▲Many*•†..... Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*•†..... Ouachita	STUBBS & RUSSELL.
Morgan City*•†..St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Foise & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†..... Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	WM. J. SANDOZ.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	See Crowley.
▲Rayville*•†.....Richland	See Monroe.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	ALEXANDER & WILKINSON.
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St. Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisville* W. Felici'a	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*•. St. Martin	Martin & Voorhies.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodaux*•†. Lafourche	THOMAS A BODEAUX.
▲Vernon* .... Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Philip Hough.
Washington*•† St. Landry	See Opelousas
Whitecastle*•†... Iberville	William J. Gahan,
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*•†...Franklin	C. L. Berry.

Town and County.	Name.

MAINE.

▲Alfred*•† ..... York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•† ... Kennebec	HEATH & ANDREWS.
▲Bangor*•†.....Penobscot	CHAPMAN & WORSTER.
Bar Harbor*•† ..Hancock	JOHN A. PETERS, JR.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•† ..... Waldo	R. F. DUNTON.
Bethel*•†..... Oxford	Herrick & Park.
Biddeford*•†..... York	EDWIN STONE.
Boothbay Harbor* Lincoln	C. R. Tupper.
Brewer*•† ..... Penobscot	F. A. Floyd.
Bridgton*•†. Cumberland	D. P. & D. E. Chaplin.
Brunswick*•† Cumberland	BARRETT POTTER.
Buckfield*•†..... Oxford	See Canton.
Bucksport*•†... Hancock	O. F. Fellows.
▲Calais*•†..... Washington	GEORGE R GARDNER.
Camden*•†..... Knox	REUEL ROBINSON.
Canton*•†..... Oxford	JOHN P. SWASEY.
Caribou*•† ....Aroostook	B. L. FLETCHER.
Corinna*•†.....Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•† ..... Penobscot	L. B. WALDRON.
▲Dover*•†..... Piscataquis	O. M. Robinson.
Eastport*•†. Washington	S. D. Leavitt.
▲Ellsworth*•†..... Hancock	J. A. PETERS, JR.
Fairfield*•† .....Somerset	T. E. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•† Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†..... Oxford	E. E. Hastings.
Gardiner*•†.... Kennebec	JOHN W. FOSTER.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•† ... Kennebec	Beane & Beane.
Hartland*•†.....Somerset	H. W. Stewart.
▲Houlton*•†.... Aroostook	POWERS & POWERS.
Kennebunk*•† ..... York	W. L. Dane.
Kingfield*•..... Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
Livermore Falls*•† A'd'gin	John H. Maxwell.
▲Machias*•†... Washington	C. B. DONWORTH.
Madison*•†..... Somerset	C. A. Wilber.
McKinley*†..... Hancock	E. Webster French.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*•†..... Penobscot	J. M. Sanborn.
North Berwick*•†...York	N. Hobbs.
Norway*•†..... Oxford	A. S. Kimball.
Oakland*•†..... Kennebec	George W. Field.
Oldtown*•†.....Penobscot	JOSEPH F. GOULD.
▲Paris*† ..... Oxford	See South Paris.
Phillips*•†..... Franklin	F. E. Timberlake.
Pittsfield*•†..... Somerset	J. W. Manson.
▲Portland*•† . Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*•† Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W. T. Hall.
▲Rockland*•† ..... Knox	EDWARD B. MacALLISTER.
Rockport*•† ..... Knox	See Camden.
Rumford Falls*•†. Oxford	H. E. Stearns.
Saco*•† ..... York	COLLEY & WORMWOOD.
Sanford*•† ..... York	FRED J. ALLEN.
Searsport*•†..... Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*†.... York	G. C. Yeaton.
South Paris*•†.... Oxford	WILSON & GRAY.
Thomaston*•† ..... Knox	J. H. H. HEWITT.
Tremont* ..... Hancock	E. W. French.
Waldoboro*•† .... Lincoln	O. D. Castner.
Waterville*•†..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxton*..... York	Charles E. Weld.
Wilton*•†..... Franklin	C. N. Blanchard.
Winthrop*•† ...Kennebec	C. C. Stevens.
▲Wiscasset*†•..... Lincoln	GEORGE B. SAWYER.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*†..... York	James T. Davidson.

MARYLAND.

Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•† Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.

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Town and County.	Name.
Baltimore*•..Baltimore (*Continued.*)	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Building. Attorney for Credit Men's Association.
" ..... "	HARRY C. MATHIEU, 100 East Lexington St. Commissioner of Deeds for all States. Refers to any Baltimore attorney given in this list.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•†.....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	Calvin B. Taylor.
Brunswick*•† ..Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Cantonf .....Baltimore	See Baltimore.
Catonsville*•† .Baltimore	See Baltimore.
▲Centerville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•† .....Somerset	Clarence P. Lankford.
▲Cumberland*•†...Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*•†.....Caroline	Henry R. Lewis.
Dickeyville*...Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† .Caroline	See Denton.
▲Frederick*•†...Frederick	E. S. IICHELBERGER.
Frostburg*•†....Allegany	Clayton Purnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•†H'rf'rd	See Aberdeen.
Hyattsville*•†Prince Geo.	WELLS & WELLS.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*...Frederick	Emory L. Coblentz.
Mount Airy*† ....Carroll	See Westminster.
Myersville*....Frederick	Joseph W. Gaver.
New Windsor*•...Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•†.....Garrett	G. S. Hamill.
Oxford*•†.....Talbot	W. H. Adkins.
Pocomoke City*•†W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	GORDON TULL.
Queenstown*•Queen An'e	See Centerville.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*•†...Wash'ton	See Hagerstown.
Smithsburg*•†.. Wash'ton	See Hagerstown.
▲Snow Hill*•†...Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	W. D. J. Morris.
Taneytown*•†.....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*•†...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Z. Howard Isaac.
Trappe*•†.....Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
Westminster*•† .. Carroll	JOHN M. REIFSNIDER.
Williamsport*•†Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*•† ...Plymouth	Coughlan Bros.
Adams*•† .....Berkshire	F. H. B. Munson.
Amesbury*•†.....Essex	George W. Cate.
Amherst*•† ...Hampshire	W. Hamlin.
Andover*•†.....Essex	George H. Poor.
Arlington*•†...Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*.Worcester	See Athol.
Attleboro*•† .....Bristol	FRANK I. BABCOCK.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•†Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson
Belmont*•† ....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	J. F. McGOWAN.
¶▲Boston*•†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 344 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 48 Congress St. Formerly President Traders National Bank, Boston. Refers to any bank in Boston.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*•† Plymouth	George W. Folsom, Jr.
Brockton*•† ...Plymouth	HERBERT H. CHASE.
Brookline*•† ....Norfolk	A. L. Lincoln, Jr.
Cambridge*•† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*•†Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.
Chelsea*•†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† ....Hampden	Luther White.
ChicopeeFalls*•†.Hamp'n	James H. Loomis.
Clinton*•† .....Worcester	EDMOND A. EVANS.
Cohasset*•† .....Norfolk	Louis T. Cushing.
Concord*•† ....Middlesex	Prescott Keyes.
Conway*•† .....Franklin	See Greenfield.
Danvers*•† .....Essex	Daniel N. Crowley.
▲Dedham*•†.....Norfolk	D. G. HILL.
East Bridgewater*•†Ply'th	R. O. Harris.
East Cambridge*•†Mid's'x	See Cambridge.
Easthampton*•†Hamps're	Edward L. Shaw.
East Weymouth*•†Norf'k	See Weymouth.
▲Edgartown*•† .....Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*•† .....Middlesex	See Lowell.
Fairhaven*•†.....Bristol	J. L. Gillingham.
▲Fall River*•†.....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
" ..... "	L. ELMER WOOD. Refers to Metacomet National Bank.
Falmouth*•† ..Barnstable	See Barnstable.
▲Fitchburg*•† ..Worcester	CHARLES E. WARE. Attorney for Fitchburg National Bank.
Florence*•† ...Hampshire	See Northampton.
Foxboro*•† .....Norfolk	E. C. CORNEY.
Framingham*•†. Mid'esex	WALTER ADAMS.
Franklin*•† .....Norfolk	Wiggins & Doe.
Gardner*•† ....Worcester	PIERCE & STILES.
Georgetown*•† .....Essex	W. A. Butler.
Gloucester*•†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*•† ....Worcester	W. E. Fowler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*†....Franklin	GREENE & DAVENPORT.
Harwich*†....Barnstable	See Barnstable.
Haverhill*†.....Essex	POOR & FULLER.
Haydenville*†.Hamps're	See Northampton.
Hingham*†....Plymouth	Thomas H. Buttimer.
Hollis'on*†.....Middlesex	J. P. Dexter.
Holyoke*†.....Hampden	P. J. GARVEY.
Hopkinton*†..Middlesex	George L. Hemenway.
Hudson*†.....Middlesex	James T. & R. E. Joslin.
Hyannis*†....Barnstable	Henry H. Baker, Jr.
Hyde Park*†....Norfolk	E. C. JENNY.
Ipswich*†.....Essex	George H. W. Hayes.
▲Lawrence*†.....Essex	SWEENEY & DOW.
Lee*†.....Berkshire	A. B. Clark.
Leicester*.....Worcester	Henry O. Smith.
Lenox*†.....Berkshire	See Pittsfield.
Leominster*†.Worcester	HARRY C. BASCOM.
Lexington*†..Middlesex	A. E. Scott.
▲Lowell*†.....Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*• ..... Hampden	See Springfield.
Lynn*†.....Essex	JOHN M. BARRY.
Malden*†.....Middlesex	P. J McGUIRE.
Manchester*†.....Essex	See Gloucester.
Marblehead*†.....Essex	Wm. D. T. Trefey.
Marlboro*†...Middlesex	Edgar Weeks.
Medford*†....Middlesex	B. F. Hayes.
Medway*†..... Norfolk	A. T. Johnson.
Melrose*†.....Middlesex	Frank L. Washburn.
Merrimac*†.....Essex	T. H. Hoyt.
Methuen*†.....Essex	Wm. M. Rogers.
Middleboro*†.Plymouth	George W. Stetson.
Milford*†.....Worcester	Lowell E. Fales.
Millbury*†....Worcester	H. W. Aiken.
Milton*†.....Norfolk	C. F. Hall.
Monson*†.....Hampden	See Springfield.
▲Nantucket*†..Nantucket	ALLEN COFFIN.
Natick*†.....Middlesex	C. G. Bancroft.
▲New Bedford*†..Bristol	WENDELL H. COBB. General Practice in Federal and State Courts.
•Newbury*.....Essex	See Newburyport.
▲Newburyport*†.....Essex	THOMAS HUSE.
Newton*†.....Middlesex	Louis A. Hall.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*†Middlesex	See Newton.
North Adams*†.Berks're	BEER & DOWLIN.
▲Northampton*†Hamps're	ALBERT E. ADDIS.
No. Attleboro*†..Bristol	F. B. Byram.
Northboro*†.Worcester	William M. Brigham.
No. Brookfield*†We's'ter	Henry W. King.
No. Cambridge*†Mid'sex	See Cambridge.
North Easton*†..Bristol	M. L. Urann.
Norwell*•.....Plymouth	H. T. Fogg.
Oakdale*†.....Worcester	Cutting & Sheehan.
Orange*†.....Franklin	E. S. Hall.
Oxford*†.....Worcester	See Worcester.
Palmer*†.....Hampden	W. W. LEACH.
Peabody*†.....Essex	JOHN J. CAHILL.
▲Pittsfield*†.....Berkshire	E. T. SLOCUM.
▲Plymouth*†....Plymouth	EDWARD A. BURNETT.
Provincetown*†Barn'ble	R. A. Hopkins.
Quincy*†.....Norfolk	W. W. JENNESS.
Randolph*†.....Norfolk	Asa P. French.
Reading*†.....Middlesex	James W. Grimes.
Rockland*†....Plymouth	George W. Kelley.
Rockport*†.....Essex	See Gloucester.
Rowley*†.....Essex	See. Newburyport.
▲Salem*†.....Essex	WILLIAM D. CHAPPLE. Attorney for Mercantile National Bank.
Salisbury*•.....Essex	See Newburyport.
Shelburne Falls*†Fra'lin	Henry M. Puffer.
Somerville*†..Middlesex	See Boston.
South Braintree*†.Nor'k	C. C. Mellen.
Southbridge*†Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
South Weymouth*†Nor'k	Louis A. Cook.
S. Yarmouth*†Barnstable	See Barnstable.
Spencer*†.....Worcester	A. W. Curtis.
▲Springfield*†..Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
" ..... "	STUART M. ROBSON. Refers to Hampden Loan and Trust Co.
" ..... "	FREDERICK H. STEBBINS. Attorney for City National Bank.
Stockbridge*†.Berkshire	See West Stockbridge.
Stoneham*†...Middlesex	W. B. Stevens.
Stoughton*†.....Norfolk	Oscar A. Marden.
▲Taunton*†.....Bristol	H. J. FULLER.
Townsend*†..Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*†..Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*†.....Middlesex	R. M. Stark.
Ware*†.....Hampshire	H. M. Coney.
Wareham*†....Plymouth	G. C. Tobey.
Warren*†.....Worcester	E. C. SAWYER.
Watertown*†.Middlesex	Joseph P. Keefe.
Webster*†.....Worcester	H. J. Clarke.
Wellfleet*†....Barnstable	H. P. Harriman.
Westboro*†....Worcester	A. F. BROWN.
Westfield*†.....Hampden	ALFRED F. LILLEY.
West Gardner*†.Wor'ster	G. R. Warfield.
Westminster*†Worcester	See Fitchburg.
West Newbury*.....Essex	See Newburyport.
West Newton*†.Mid'sex	LAWRENCE BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*†.....Norfolk	A. P. WORTHEN.
Whitinsville*†Worcester	See Worcester.
Whitman*†.....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*†.Wor'ster	F. B. Spalter.
Winchester*†.Middlesex	G. S. Littlefield.
Woburn*†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*†..Worcester	RICE, KING & RICE.
Wrentham*†.....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*†.....Lenawee	JOHN E. BIRD.
Akron*†.....Tuscola	See Caro.
Albion*†.....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	J. M. Robertson.
▲Allegan*†.....Allegan	I. C. MONTAGUE.
Allen*•†.....Hillsdale	F. A. Roethlisberger.
Alma*•†.....Gratiot	Francis Palmer.
Almont*†.....Lapeer	F. P. Andrus.
▲Alpena*†.....Alpena	JOSEPH H. COBB.
▲Ann Arbor*†Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*†.....Sanilac	See Carsonville.
Argyle.....Sanilac	See Carsonville.
Armada*†.....Macomb	Bert C. Preston.
Ashley*†.....Gratiot	See Ithaca.
Athens*†.....Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*†..... Iosco	See Tawas City.
▲Autrain*†..... Alger	See Marquette.
▲Bad Axe*†..... Huron	CHARLES D. THOMPSON.
▲Baldwin*†.....Lake	See Reed City.
Bancroft*†...Shiawassee	M. V. B. Wixom.
Bangor*†.... Van Buren	R. M. Chase.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*†..Calhoun	LELAND H. SABIN.
▲Bay City*†..... Bay	R. A. McKAY.
Bay Port*†.....Huron	See Port Austin.
Belding*†.....Ionia	H. L. Vantienschoten.
▲Bellaire*†..... Antrim	Leavitt & Guile.
Belleville*†.....Wayne	See Wayne.
Bellevue*†.....Eaton	George P. Stevens.
Benton Harbor*..Berrien	HUMPHREY S. GRAY.
Benzonia*†..... Benzie	See Frankfort.
BerrienSprings*..Berrien	R. D. Dix.
▲Bessemer*†.....Gogebic	S. S. Cooper.
▲Big Rapids*†....Mecosta	W. S. TUCKER.
Birmingham*†..Oakland	See Pontiac.
Blissfield*†..... Lenawee	John A. Riley.
Breckenridge*†..Gratiot	See St. Louis.
Brighton*†...Livingston	B. T. O. Clark.
Britton*†..... Lenawee	See Adrian.
Bronson*†.....Branch	M. Thompson.
Brooklyn*†.....Jackson	J. C. Covert.
Brown City*†.... Sanilac	Fred A. Farr.
Buchanan*†.....Berrien	A. A. Worthington.
Burr Oak*†.. St. Joseph	A. M. Graham.
Byron*†.....Shiawassee	See Durand.
▲Cadillac*†..... Wexford	SAWYER & BISHOP.
Caledonia*†.....Kent	See Middleville.
Calumet*†.... Houghton	P. H. O'BRIEN.
Camden*..... Hillsdale	See Hillsdale.
Capac*†..... St. Clair	J. L. Willoughby.
Carleton*†.....Monroe	See Dundee.
▲Caro*†..... Tuscola	Walter J. Gamble.
Carson City*†Montcalm	Lee A. Lyon.
Carsonville*†.... Sanilac	Thomas G. Graham.
Cascville*†..... Huron	T. B. Woodworth.
Cass City*†..... Tuscola	J. D. Brooker.
▲Cassopolis*†..... Cass	L. H. GLOVER.
Cedar Springs*†....Kent	Stuart & Barker.
Central Lake*†...Antrim	M. W. Neukirk.
▲Centerville*†. St. Joseph	H. P. Stewart.
▲Charlevoix*†.Charlevoix	A. D. Cruikshank.
▲Charlotte*†.....Eaton	McCALL & SHEPHERD.
▲Cheboygan*†.Cheboygan	GEORGE E. BELL.
Chelsea*†....Washtenaw	A. W. Wilkinson.
Chesaning*†.....Saginaw	E. V. Mudge.
Clare*†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*†..... Ionia	See Ionia.
Clayton*†..... Lenawee	J. E. Bird.
Climax*†.... Kalamazoo	See Vicksburg.
Clinton*†..... Lenawee	Edwin R. Smith.
Clio*†..... Genesee	J. L. Curry.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Coldwater*●†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*●†..... Midland	See Midland.
Coloma*●†..... Berrien	See Benton Harbor.
Colon*●† ..... St. Joseph	D. L. Akey.
Concord*●† .....Jackson	See Jackson.
Constantine*●† St. Joseph	James M. Harvey, Jr.
Cooperaville*●†... Ottawa	James Cilley.
▲Corunna*●†... Shiawassee	John T. McCurdy.
Covert*●†.....Van Buren	H. B. Chase.
Croswell*●†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*●† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*●† ..... Genesee	See Flint.
Dearborn*●† ..... Wayne	See Detroit.
Decatur*●† ..... Van Buren	A. L. MOULTON.
Deckerville*●†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*●† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*●†.... Washtenaw	James T. Honey.
Dimondale*●†..... Eaton	See Eaton Rapids.
¶Douglas*..... Allegan	See Allegan.
Dowagiac*●†..... Cass	JOHN WOOSTER.
Downington*●†... Sanilac	F. S. Viets.
Dryden*●†..... Lapeer	T. Williams.
Dundee*●† ..... Monroe	Randall & Corbin.
Durand*●†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*● Charlevoix	A. B. Nicholas.
East Saginaw†.....Saginaw	See Saginaw.
East Tawas*●†..... Iosco	See Tawas City.
Eaton Rapids*●†....Eaton	J. B. Hendee.
Edmore*●† .... Montcalm	See Ionia.
Elk Rapids*●†.....Antrim	A. B. Dougherty.
Elkton*●†..... Huron	W. L. Doyle.
Elsie*●†..... Clinton	Charles Snelling.
Emmett*●†..... St. Clair	See Port Huron.
▲Escanaba*●†.....Delta	IRA C. JENNINGS.
Evart*●†..... Osceola	C. H. Rose.
Ewen*●† ..... Ontonagon	See Bessemer.
Fairgrove*●†..... Tuscola	See Caro.
Farmington*† ... Oakland	See Northville.
Fenton*●† ..... Genesee	Henry C. Riggs.
Fennville*●† ..... Allegan	Theo. Wade.
▲Flint*●†..... Genesee	CLINTON ROBERTS.
Flushing*●..... Genesee	F. P. Sayre.
Forestville*† .. .. Sanilac	See Deckerville.
Fowler*●†..... Clinton	J. G. Patterson.
Fowlerville*●† Livingston	S. S. Abbott.
▲Frankfort*●†..... Benzie	N. A. PARKER.
Freeport*●†..... Barry	See Hastings.
Fremont*●† .... Newaygo	S. W. Dunham.
Gagetown*●†..... Tuscola	See Cass City.
Galesburg*●†. Kalamazoo	R. G. Smith.
Gallen*●† ..... Berrien	See Three Oaks.
▲Gaylord*●†..... Otsego	A. D. Marshall.
Gladstone*●† ..... Delta	Smith & Empson.
▲Gladwin*●..... Gladwin	Charles B. Wilmot.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*●†.. Ottawa	GEORGE A. FARR.
Grand Ledge*●†....Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Doig.
▲Grand Rapids*●†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*●†....Jackson	E. Pelton.
▲Grayling*●†.....Crawford	Joseph Patterson.
Greenville*●†.. Montcalm	E. J. Bowman.
Hancock*●†.... Houghton	Dunstan & Hanchette.
Hanover*●†..... Jackson	See Jackson.
Harbor Beach*..... Huron	See Bad Axe.
▲Harbor Springs*●† Emet	See Petoskey.
▲Harrison*●† ..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*●† ..... Oceana	F. S. Gurney.
Hartford*●†... Van Buren	A. H. Tuttle.
▲Hastings*●† ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*●†..... Osceola	C. M. Beardsley.

Town and County.	Name.
▲Hillsdale*●†.....Hillsdale	J. S. & E. O. GALLOWAY.
Holland*●†..... Ottawa	John C. Post.
Holly*●†..... Oakland	C. F. Collier.
Homer*●†..... Calhoun	Myron H. Nichols.
Hopkins Station*●† Alle'n	See Allegan.
▲Houghton*●†...Houghton	J. F. HAMBITZER.
Howard*●† ..... Montcalm	C. W. Perry.
▲Howell*●†.... Livingston	W. P. VAN WINKLE.
Hubbardston*..... Ionia	Frank Rogers.
Hudson*●† ..... Lenawee	Grant Fellows.
Imlay City*●†..... Lapeer	Herbert W. Smith.
▲Ionia*●†..... Ionia	F. C. MILLER.
▲Iron Mountain*●†. Dick'n	E. A. WOODWARD.
Iron River*●†..... Iron	I. W. Bryan.
Ironwood*●†.... Gogebic	C. E. MILLER.
Ishpeming*●†. Marquette	H. O. YOUNG.
▲Ithaca*●†..... Gratiot	George P. Stone.
▲Jackson*●† ..... Jackson	BADGLEY & BADGLEY.
Jasper*●† ..... Lenawee	H. C. Pratt.
Jonesville*●† ...Hillsdale	S. D. McNeal.
▲Kalamazoo*●† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*●†....Kalkaska	C. C. Jencks.
Kinde*●† ..... Huron	James H. Hall.
Kingston*●† ..... Tuscola	J. B. Beverly.
Laingsburg*●† Shiawassee	H. H. Pulver.
▲Lake City*●†...Missaukee	F. O. Gaffney.
Lake Linden*●† Houghton	See Houghton.
Lake Odessa*●†..... Ionia	See Ionia.
Lake View*●†..Montcalm	Salem F. Kennedy.
▲L'Anse*●† ..... Baraga	P. R. McKernan.
¶Lansing*●† ..... Ingham	CHARLES F. HAMMOND.
▲Lapeer*●† ..... Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Calumet.
Lawrence*●†..Van Buren	See Kalamazoo.
Lawton*●† .... Van Buren	See Kalamazoo.
▲Leland*†..... Leelanau	A. F. Bonting.
Lenox*●†..... Macomb	See Richmond.
Leslie*●†..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	See Sanilac Center.
Linden*●†..... Genesee	James L. Spencer.
Litchfield*●† ....Hillsdale	L. B. Agard.
Lowell*●† ..... Kent	John W. Matthewson.
▲Ludington*●† ..... Mason	H. C. HUTTON.
Lyons*●† ..... Ionia	E. C. Spalding.
Mancelona*●† ..... Antrim	H. B. Hudson.
Manchester*●† Washte'aw	A. J. Waters.
▲Manistee*●† ..... Manistee	DOVEL & SMITH.
▲Manistique*●† Schoolcraft	VIRGIL I. HIXSON.
Manton*●† ..... Wexford	I. C. Wheeler.
Maple Rapids*.... Clinton	See St. Johns.
Marcellus*●† ..... Cass	Smith & Harmon.
Marine City*† ....St. Clair	F. S. Parker.
Marlette*●†..... Sanilac	D. S. McClure.
▲Marquette*●† ..Marquette	CHARLES R. BROWN & SON.
▲Marshall*●† ..... Calhoun	HERBERT E. WINSOR.
▲Mason*●† ..... Ingham	L. B. McArthur.
Mayville*●† ..... Tuscola	T. J. Eveland.
Mears*●† ..... Oceana	John T. Cummings.
Memphis*●† ....Macomb	See Almont.
Mendon*●†.....St. Joseph	E. E. Harwood.
▲Menominee*●†Menominee	SAWYER & WAITE.
Merrill*●† ..... Saginaw	See Saginaw.
Middleville*●† ..... Barry	H. E. Hendricks.
▲Midland*●† ..... Midland	E. P. Rice.
Milan*●† .....Washtenaw	D. C. Salisbury.
Milford*●† .....Oakland	Edward J. Bissell.
Millington*●†.....Tuscola	See Vassar.
Minden City*●† ...Sanilac	See Sanilac Center.
▲Mio* ..... Oscoda	See Grayling.
▲Monroe*●† ..... Monroe	LANDON & LOCKWOOD.
Montague*●† ..Muskegon	See Whitehall.
Montrose*●† ..... Genesee	See Clio.
Morenci*●† ..... Lenawee	C. S. Ingals.
Morrice*●† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*●†.. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*●† ..Isabella	FRANCIS H. DODDS.
Muir*●†..... Ionia	George Bennett.
Mulliken*●†..... Eaton	See Grand Lodge.
Munising*●† ..... Alger	Walsh & Pardee.
▲Muskegon*●† ..Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*●† ..... Barry	Walter S. Powers.
Negaunee*●† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*●† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*●† ..... Luce	Sanford N. Dutcher.
New Haven*●†.....Macomb	Adam T. Bennett.
Niles*●† .....Berrien	WILLIAM J. GILBERT.
North Adams*●†Hillsdale	See Hillsdale.
North Branch*●†..Lapeer	See Lapeer.
North Lansing† ..Ingham	See Lansing.
Northville*●†..... Wayne	C. C. Yerkes.
Ogden*† ..... Lenawee	See Adrian.
Olivet*..... Eaton	See Bellevue.
Omer*●†..... Arenac	W. C. Cook.
Onaway*●...Presque Isle	See Rogers.
▲Ontonagon*●† Ontonagon	W. W. Wendell.
Orion*●† ..... Oakland	William E. Littell.
Oscoda*† ..... Iosco	See Tawas City.
Otsego*●†..... Allegan	ANDERSON & ANDERSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ovid*•† ..... Clinton	High & Everett.
Owosso*•† .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*•†..... Oakland	Frank E. Jenkins.
▲Paw Paw*•†... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	T. C. Graham.
Pentwater*•† ..... Oceana	WILLIAM T. EVANS.
Perrinton*•† ..... Gratiot	See Ashley.
Perry*•† ..... Shiawassee	A. N. Macqueen.
Petersburg*•†..... Monroe	John O. Zabel.
Petoskey*•†..... Emmet	C. J. PAILTHORP.
Pewamo*•†..... Ionia	See Lyons.
Pigeon*•†..... Huron	Paul Woodworth.
Pinckney*•† .. Livingston	W. A. Carr.
Pinconning*•† ..... Bay	See Standish.
Plainwell*•† ..... Allegan	E. J. Anderson.
Plymouth*•† ..... Wayne	G. A Starkweather.
▲Pontiac*•† ..... Oakland	JOHN H. PATTERSON.
Port Austin*•† .... Huron	James H. Hall.
Port Hope*†..... Huron	See Harbor Beach.
▲Port Huron*•†... St. Clair	GEORGE G. MOORE.
Portland*•†..... Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Mugan.
Quincy*•†..... Branch	W. H. Lockerby.
Reading*•†..... Hillsdale	Lockerby & Kinney.
Red Jacket•† .. Houghton	See Houghton.
Reed City*•†..... Osceola	Charles A. Withey.
Reese*•† ..... Tuscola	See Vassar.
Remus*•† ..... Mecosta	See Big Rapids.
Richland*•† .. Kalamazoo	See Battle Creek.
Richmond* ..... Macomb	W. S. Stone.
Rochester*•†..... Oakland	J. H. Holman.
Rockford*•†..... Kent	C. G. Hyde.
Rockland*•† . Ontonagon	See Ontonagon.
▲Rogers*..... Presque Isle	G. Covey, Jr.
Romeo*•†..... Macomb	D. N. Lowell.
▲Roscommon*•†Roscom'on	Charles L. De Waele.
▲Saginaw*•†..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*•† ... .. Washtenaw	See Ypsilanti.
Sand Beach•†..... Huron	See Harbor Beach.
▲Sanilac Center*... Sanilac	William H. Burgess.
Saranac*•†..... Ionia	P. T. Williams.
Saugatuck*†..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*•†Chip'wa	GEORGE A. CADY.
Schoolcraft*•† Kalamazoo	George M. Fields.
Scottville*•†..... Mason	See Ludington.
Sebewaing*•†..... Huron	See Port Austin.
Seney*•†..... Schoolcraft	See Newberry.
Shelby*•†..... Oceana	A. E. Souter.
Shepherd*•†..... Isabella	F. E. Hibbard.
Sheridan*•† .... Montcalm	E. Follette.
Sherwood*•†..... Branch	See Union City.
South Haven*•†VanBuren	S. B. MONROE.
South Lyon*•†... Oakland	Carpenter & Chubb.
Sparta*•†..... Kent	B. N. Keister.
Springport*•†..... Jackson	See Albion.
▲Standish*•†..... Arenac	M. D. Snow.
▲Stanton*•† ..... Montcalm	L. C. PALMER.
St. Charles*•†.... Saginaw	T. P. Zander.
St. Clair*•†..... St. Clair	A. R. Stowell.
▲St. Ignace*•† .. Mackinac	Henry Hoffman.
▲St. Johns*•† ..... Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*•† ..... Berrien	N. A. HAMILTON.
St. Louis*•†..... Gratiot	Charles W. Giddings.
Stockbridge*•† ... Ingham	W. B. Gildart.
Sturgis*•†..... St. Joseph	C. A. Sturgis.
Sunfield*•†..... Eaton	See Grand Ledge.
▲Tawas City*•†..... Iosco	N. C. HARTINGH.
Tecumseh*•†.... Lenawee	F. B. Wood.
Tekonsha*•†..... Calhoun	William A. Howard.
Three Oaks*•†.... Berrien	W. K. Sawyer.
Three Rivers*•†St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*•†Gr'ndTra.	PRATT & DAVIS.
Turner*•†..... Arenac	See Standish.
Twining•†..... Arenac	See Standish.
Ubly*•†..... Huron	J. C. Ryan.
Union City*•†..... Branch	M. A. Merrifield.
Unionville*•†..... Tuscola	See Caro.
Utica*•†..... Macomb	G. E. Eckert.
Vandalia*•† ..... Cass	See Cassopolis.
Vassar*•†..... Tuscola	E. H. TAYLOR.
Vermontville*•†.... Eaton	See Charlotte.
Vernon*•†.... Shiawassee	See Corunna.
Vicksburg*•†. Kalamazoo	T. RAYNER, JR.
Wacousta*..... Clinton	See Grand Ledge.
Waldron*•†..... Hillsdale	S. W. Yeagley.
Watervliet*•†..... Berrien	See Benton Harbor.
Wayland*•†..... Allegan	David Stockdale.
Wayne*•† ..... Wayne	J. F. Cullen.
▲West Bay City*•†.... Bay	See Bay City.
▲West Branch*•†. Ogemaw	F. L. Snodgrass.
Weston*•†..... Lenawee	H. C. Reton.
Whitehall*•†... Muskegon	Paul I. Hedges.
WhitePigeon*•†St.Joseph	W. F. Thomas.
Williamston*•†... Ingham	W. T. Webb.
Woodland*•..... Barry	C. S. Palmerton.
Wyandotte*•†..... Wayne	SYLVESTER PRAY.
Yale*•†..... St. Clair	Drake & Rapley.
Ypsilanti*•†.. Washtenaw	D. C. GRIFFIN.
Zeeland*•†..... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*•† ..... Norman	W. W. Calkins.
Adams*•†..... Mower	P. H. Carr.
Adrian*•†..... Nobles	O. W. FREEMAN.
▲Aitkin*•†..... Aitkin	F. N. Hall.
Albany*•†..... Stearns	See Avon.
▲Albert Lea*•†... Freeborn	H. C. CARLSON.
Alden*•†..... Freeborn	Ira Cary.
▲Alexandria*•†..... Douglas	C. J. Gunderson.
Alpha*•..... Jackson	See Heron Lake.
Amboy*•†..... Blue Earth	Charles Thompson.
Annandale*•†..... Wright	Henry Spindler.
▲Anoka*•†..... Anoka	A. F. PRATT.
Appleton*•†..... Swift	E. T. Young.
Argyle*•† ..... Marshall	E. M. Stanton.
Arlington*•†..... Sibley	P. A. Cosgrove.
Atwater*•†.... Kandiyohi	L. E. Covell.
Audubon*•† ..... Becker	See Detroit City.
▲Austin*•†..... Mower	ARTHUR W. WRIGHT
Avoca*•† ..... Murray	See Fulda.
Badger*..... Roseau	See Roseau.
Balaton*•†..... Lyon	See Tracy.
Barnesville*•†..... Clay	Charles S. Marden.
Battle Lake*•†. Otter Tail	See Fergus Falls.
Beardsley*•† .... Bigstone	See Graceville.
▲Beaver Falls*.... Renville	See Redwood Falls.
Belgrade*•†..... Stearns	See Glenwood.
Belle Plaine*•†..... Scott	See Shakopee.
Bellingham*•† Lac-qui-P'e	T. J. McElligott.
Belview*•†..... Redwood	A. O. Gimmestad.
▲Bemidji*•..... Beltrami	Street & Reynolds.
▲Benson*•†..... Swift	S. A. Hudson.
Bigelow*•†..... Nobles	See Worthington.
Big Lake*•†... Sherburne	Frank T. White.
Bird Island*•†.... Renville	H. C. Berry.
Blooming Prairie*•†. Ste'e	W. R. Hoskyn.
▲Blue Earth City*•†Farib'lt	FRANK E. PUTNAM.
Boyd*•† ..... Lac-qui-Parle	See Madison.
Braham..... Isanti	See Cambridge.
▲Brainerd*•†... Crow Wing	T. C. BLEWITT.
Brandon*•† ..... Douglas	See Alexandria.
▲Breckenridge*•† .. Wilkin	EZRA G. VALENTINE.
Brewster*•† ..... Nobles	See Heron Lake.
Bricelyn..... Faribault	A. M. Schancke.
Brooten*•†..... Stearns	See Glenwood.
Browerville*•†..... Todd	See Long Prairie.
Brown Valley*•† Traverse	A. S. Crossfield.
Brownton*•†..... McLeod	A. L. Brown.
▲Buffalo*•†..... Wright	J. T. Alley.
Buffalo Lake*•†.. Renville	See Granite Falls.
Butterfield*•† Watonwan	See St. James.
▲Caledonia*•†..... Houston	G. G. GOODWIN.
▲Cambridge*..... Isanti	Barber & Southerland.
Campbell*•† ..... Wilkin	E. G. Valentine.
Canby*•† Yellow Medicine	Ole Ostensoe.
Cannon Falls*•†. Goodhue	P. S. Aslakson.
▲Carlton*•† ..... Carlton	H. H. Hawkins.
Carver*•† ..... Carver	See Chaska.
Cass Lake•..... Cass	F. W. Smith.
▲Center City*•†..... Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
▲Chaska*•†..... Carver	T. F. CRAVEN.
Chatfield*•†..... Fillmore	Joseph Underleak.
Chokio*•†..... Stevens	See Morris.
Clara City*•†... Chippewa	See Granite Falls.
Claremont*•†..... Dodge	B. F. Hood.
Clarkfield*•†Yello' Medi'e	See Canby.
Clayton ..... Faribault	See Wells.
Clear Lake*•† Sherburne	See Big Lake.
Clearwater*•† .... Wright	See St. Cloud.
Climax*•† ..... Polk	See Crookston.
Clinton* ..... Bigstone	See Graceville.
Cloquet*•†..... Carlton	W. L. Chase.
Cokato*•† ..... Wright	F. Swanson.
Comfrey ..... Brown	See New Ulm.
Correll•† ..... Bigstone	See Appleton.
Cottonwood*•†..... Lyon	W. D. Fanning.
▲Crookston*•† ..... Polk	MILLER & FOOTE.
Dassell*•†..... Meeker	See Litchfield.
Dawson*•†. Lac-qui-Parle	A. W. Ewing.
Deer River*•† ..... Itasca	See Grand Rapids.
Delano*•† ..... Wright	F. H. Lindsley.
Delavan*•† ..... Faribault	S. J. Abbott.
▲Detroit*•† ..... Becker	FRANK RICHARDSON.
Dexter*•†..... Mower	G. W. King.
Dodge Center*•†... Dodge	See Kasson.
Donnelly*..... Stevens	See Morris.
Dover*•†..... Olmsted	See Rochester.
▲Duluth*•†..... St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*•†..... Nobles	See Slayton.
Eagle Bend*•†..... Todd	See Long Prairie.
East Grand Forks*•† Polk	Graves & Massee.
Easton*•†..... Faribault	See Wells.
Echo*•† .Yellow Medicine	R. Vaaller.
Eden Valley*•†..... Meeker	James H. Doran.
Edgerton*•†.... Pipestone	C. G. Brady.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Elbow Lake*•† .....Grant	F. & M. Casey.
Elgin*•† .....Wabasha	See Plainview.
▲Elk River*•†...Sherburne	Frank T. White.
Ellsworth*•† .....Nobles	John F. Finn.
Elmore*•† .....Faribault	H. B. Smith.
Ely*•†.....St. Louis	GEORGE WESCOTT.
Elysian*•†.....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*•† .....Polk	See Crookston.
Evansville*•† ....Douglas	A. O. Feet.
Eveleth*•†.....St. Louis	M. D. L. Fuller.
Excelsior*•†.....Hennepin	W. P. McDonald.
Eyota*•† .....Olmstead	See Rochester.
Fairfax*•† ..... Renville	A. V. Ricke.
▲Fairmont*•†.....Martin	DEAN & PALMER.
▲Faribault*•†.....Rice	H. T. PYLE.
Farmington*•† ... Dakota	A. C. Finney.
Felton*•†.....Clay	See Moorhead.
▲Fergus Falls*•† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*•† .....Polk	Thomas Keefe.
Fisher*•† .....Polk	E. D. Kingsland.
Foley*†.....Benton	See Sauk Rapids.
Fosston*•† .....Polk	B. S. Bennett.
Franklin*•† .....Renville	See Fairfax.
Frazee*•†.....Becker	See Detroit City.
Frost.....Faribault	See Wells.
Fulda*•† ....Murray	M. E. Foley.
Gary*•†.....Norman	See Fertile.
Gaylord*•† .....Sibley	G. A. McKenzie.
Gibbon*•† .....Sibley	See Gaylord.
▲Glencoe*•†.....McLeod	F. R. ALLEN.
Glenville*•†.....Freeborn	See Albert Lea.
▲Glenwood*•† .....Pope	E. M. Webster.
Good Thunder*•†BlueE'th	See Mapleton.
Graceville*•†.... Bigstone	M. S. STEVENS.
Granada*•† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*•†.Mower	See Spring Valley.
▲Grand Rapids*•†...Itasca	T. M. Brady.
▲Granite Falls*•† Yel. Med.	O. Hartwick.
Grove City*•†.....Meeker	A. T. Nelson.
▲Hallock*•†.....Kittson	R. R. Hannenberg.
Halstad*•† .....Norman	A. O. Ueland.
Hamline*•† .....Ramsey	See St. Paul.
Hammond*•† ...Wabasha	See Wabasha.
Hampton*•† .....Dakota	See Farmington.
Hancock*•† .....Stevens	F. M. Klein.
Hanska*.....Brown	See Madelia.
Hardwick*•† .....Rock	See Lu Verne.
Harmony*•†.....Fillmore	See Preston.
Hartland*•† ....Freeborn	See Albert Lea.
▲Hastings*•† .....Dakota	F. M. CROSBY.
Hawley*•†.....Clay	G. Halverson.
Hayfield*•† .....Dodge	See Kasson.
Hector*•† .....Renville	O. A. Allen.
▲Henderson*•† .....Sibley	W. H. Leeman.
Hendrum*•† .....Norman	See Halstad.
Henning*•† ....Otter Tail	See Fergus Falls.
Herman*•†.....Grant	Arthur B. Childress.
Heron Lake*•†...Jackson	L. F. Lammers.
Hibbing*•† .....St. Louis	W. J. POWER.
Hills*•† .....Rock	See Lu Verne.
Hoffman*•†.....Grant	William Scheilbach.
Holland*•† .....Pipestone	See Pipestone.
Houston*•†.....Houston	See Caledonia.
Howard Lake*•†..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*•† ....McLeod	H. H. Bonniwell.
Iona*•†.....Murray	See Slayton.
Isanti*.....Isanti	See Cambridge.
▲Jackson*•† .....Jackson	T. J. Knox.
Jansville*•† .....Waseca	L. D. ROGERS.
Jasper*•†.....Pipestone	F. L. James.
Jeffers.....Cottonwood	See Windom.
Jordan*•†. .....Scott	F. J. Leonard.
Kasson*•†.....Dodge	Robert Taylor.
Kennedy*•† .... Marshall	See Hallock.
Kensington*•† .. Douglas	See Alexandria.
Kenyon*•† .....Goodhue	F. M. Lamp.
Kerkhoven*•† .....Swift	See Benson.
Kiester*.....Faribault	See Alden.
Kilkenny*•†.....Lesueur	See Waterville.
Kinbrae*•† .....Nobles	See Worthington.
Lafayette*•† .....Nicollet	See Winthrop.
▲Lake Benton*•† ..Lincoln	John McKenzie.
Lake City*•† ....Wabasha	ALLEN J. GREER.
Lake Crystal*•†BlueEa'th	D. A. Reed.
Lakefield*•† ....Jackson	E. T. Smith.
Lake Park*•†.....Becker	See Detroit.
Lakeville*•† .....Dakota	See Farmington.
Lamberton*•† ..Redwood	F. Clague.
Lanesboro*•†....Fillmore	Chapman & Chapman.
Le Roy*•† .....Mower	G. W. W. Harden.
Lester Prairie*•†.McLeod	See Glencoe.
Lesueur*•†.....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*•† .....Winona	See Winona.
▲Litchfield*•†.....Meeker	C. H. Strobeck.
▲Little Falls*•†...Morrison	E. P. ADAMS.
▲Long Prairie*•† .....Todd	J. D. Jones.

Town and County.	Name.
Lowry*•† .....Pope	See Glenwood.
▲Luverne*•†.....Rock	W. N. DAVIDSON.
Lyle*•† .....Mower	See Austin.
Mabel*•† .....Fillmore	W. H. Hammer.
Madelia*•† .... Watonwan	BETHER & HAYCROFT.
▲Madison*•†.Lac-qui-Parle	FRANK PALMER.
Madison Lake*•†BlueE'th	See Mankato.
▲Mankato*•† ...Blue Earth	S. B. WILSON.
▲Mantorville*•.....Dodge	Littleton & McCaughey.
Maple Lake*•†....Wright	J. E. Madigan.
Mapleton*•† ..Blue Earth	C. J. LAWRISCH.
▲Marshall*•†.....Lyon	VIRGIL B. SEWARD.
Maynard*•† ....Chippewa	See Montevideo.
Mazeppa*•† ....Wabasha	Michael Marx.
McIntosh*•† .....Polk	S. H. Drew.
Melrose*•†.....Stearns	Donahue & Stephens.
Menahga*•†.....Wadena	See Park Rapids.
Merriam Park*•†..Ramsey	Wardell Spencer.
Milaca*•† .....Milleiacs	Giddings & Pratt.
Milan*•† .....Chippewa	See Montevideo.
Minneapolis*•† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to R. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*•†.....Lyon	See Marshall.
Minnesota Lake*•†F'rib'lt	See Mapleton.
▲Montevideo*•† .Chippewa	LYNDON A. SMITH.
Montgomery*•† ..Lesueur	C. D. McCarthy.
Monticello*•† .....Wright	James C. Tarbox.
▲Moorhead*•†.....Clay	EDWIN ADAMS.
▲Mora*•†.....Kanabec	J. C. Pope.
Morgan*•†.....Redwood	Albert Hauser.
▲Morris*•†.....Stevens	LEWIS C. SPOONER.
Morristown*•† .....Rice	See Faribault.
Morton*•†.....Renville	See Olivia.
Mountain L*•† Cottonw'd	See Windom.
Murdock*•†.....Swift	See Benson.
New Duluth*•†..St. Louis	See Duluth.
New London*•†Kandiyo'i	See Willmar.
New Paynesville*•† St'rns	See St. Cloud.
New Prague*•†.....Scott	E. A. Edgerton.
New Richland*•†..Waseca	B. F. McGregor.
▲New Ulm*•† .....Brown	EINER HOLDALE.
New York Mills*•†Ott'r't'l	See Wadena.
Nicollet*•† .....Nicollet	See St. Peter.
Northbranch*•†..Chicago	Charles A. Holt.
Northfield*•†.....Rice	R. J. Drake.
North St. Paul*•† Ramsey	See St. Paul.
Norwood*•†.....Carver	George J. Bradley.
Olivia*•† .....Renville	S. R. Miller.
▲Ortonville*•†....Bigstone	A. B. KAERCHER.
Osakis*•†.....Douglas	F. H. Borchert.
▲Owatonna*•†.....Steele	WHEELOCK & SPERRY.
▲Park Rapids*•†..Hubbard	B. F. Wright.
Pelican Rapids*•†Ot'r T'll	James T. McCullough
Perham*•† .....Otter Tail	M. J. Daly.
Perley*•†.....Norman	See Halstad.
▲Pine City*•† .....Pine	S. G. L. Roberts.
Pine Island*•†....Goodhue	See Zumbrota.
▲Pipestone*•† ....Pipestone	EVANS & EVANS.
Plainview*•† ....Wabasha	J. A. Carley.
Plato*•† .....McLeod	See Glencoe.
Presto ..... Todd	See Staples.
▲Preston*•†.....Fillmore	Wells & Hopp.
▲Princeton*•† .....Milleiacs	J. J. SKAHEN.
Racine*•† .....Mower	See Spring Valley.
Raymond*•† .. Kandiyohi	J. M. Shelton.
▲Redlake Falls*•†.Redlake	C. E. Boughton.
▲Red Wing*•†....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*•† Redw'd	A. C. Doliff.
Renville*•†.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*•†.....Redwood	See Lamberton.
▲Rochester*•†.....Olmsted	B. W. EATON.
Rockdell*.....Olmsted	See Rochester.
Rockford*•†.....Wright	D. D. Ames.
▲Roseau*.....Roseau	R. J. Bell.
Rothsay*•†.....Wilkin	See Breckenridge.
Round Lake*•†...Nobles	See Worthington.
Royalton*•†.....Morrison	George H. Niles.
Rush City*•†.....Chisago	J. D. Markham.
Rushford*•†.....Fillmore	G. W. Rockwell.
Rushmore*•†.....Nobles	See Worthington.
Ruthton*•†.....Pipestone	See Pipestone.
Sacred Heart*•† Renville	Erle L. Winge.
Sanborn*•† .....Redwood	See Lamberton.
Sandstone*•†.....Pine	J. A. Smith.
Sargeant*•†.....Mower	See Austin.
Sauk Center*•†....Stearns	M. C. Kelsey.
▲Sauk Rapids*•† ...Benton	Thomas Van Etten.
▲Shakopee*•†.....Scott	J. A. SENN.
Shelly*•†..... Norman	See Ada.
Sherburne*•†.....Martin	T. F. Knappen.
Silver Lake*•†...McLeod	See Glencoe.
▲Slayton*•† .....Murray	B. H. Whitney.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sleepy Eye*† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*†..Dakota	See St. Paul.
Springfield*† .....Brown	George T. Olson.
Spring Grove*†..Houston	O. K. Dahle.
Spring Valley*† Fillmore	J. Q. Farmer.
Staples*† .....Todd	E. F. Gummer.
Starbuck*†.....Pope	O. J. Johnson.
Steen*† .....Rock	See Luverne.
Stephen*† .....Marshall	G. A. Carr.
Stewart*† .....McLeod	See Glencoe.
Stewartville*†..Olmsted	O. E. Hammer.
▲Stillwater*†.Washington	MANWARING & SULLIVAN.
St. Bonifacius*†Hennepin	See Minneapolis.
St. Charles*†.....Winona	E. Hill.
▲St. Cloud*†.....Stearns	R. B. BROWER.
St. Hilaire*†....Red Lake	J. K. Hannay.
▲St. James*†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BENSON & PHILLIPS, 622-624 Globe Building. Attorneys for John Martin Lumber Co.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*†.....Nicollet	A. A. STONE.
Swanville*†....Morrison	See Little Falls.
Taylor's Falls*†.Chisago	See St. Paul.
Tenhassen.....Martin	See Fairmont.
Thief Riv.F'lls*†Redlake	Henry W. Lee.
Torah*†.....Stearns	See St. Cloud.
Tower*†.....St. Louis	W. G. Bonham.
Tracy*†.....Lyon	C. W. Main.
Truman.....Martin	See Welcome.
Twin Valley*†.. Norman	E. M. Niles.
▲Two Harbors*†.....Lake	JOHN DWAN.
Tyler*† ....Lincoln	H. A. STRICKER.
Ulen*†..... ..... Clay	See Hawley.
Verndale*†.....Wadena	A. B. Kling.
VernonC'ter*†Blue E'rth	See Mankato.
Vesta.....Redwood	C. H. HARRIS.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*†..... Carver	See Minneapolis.
▲Wadena*†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*† .. Redw'd	Mohler & Gooler.
▲Warren*†..... Marshall	A. Grindeland.
▲Waseca*†..... Waseca	JAMES M HANLEY.
Waterville*† .....Lesueur	G. F. Dullam.
Watkins*†..... Meeker	See Eden Valley.
Waverly*†..... Wright	See Buffalo.
Welcome*†.....Martin	G. M. Hopp.
Wells*† .....Faribault	D. A. Odell.
West Concord*†.. Dodge	W. W. Westcott.
West Duluth*†. St. Louis	Pealer & Fesler.
▲Wheaton*† .....Traverse	O'Hair & Murphy.
▲Willmar*† ....Kandiyohi	G H. Otterness.
▲Windom*†..Cottonwood	THOMAS E. SIME.
WinnebagoC.*† Fariba'lt	H. L. Bullis.
▲Winona*†.....Winona	WEBBER & LEES.
Winthrop*† ..... Sibley	E. H. Huebner.
Wood Lake*† Yel'w Med.	See Granite Falls.
Woodstock*†. Pipestone	See Pipestone.
▲Worthington*†...Nobles	J. A. TOWN.
Wykoff*†..... Fillmore	See Spring Valley.
Zumbrota*†.... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*† .....Monroe	GILLEYLEN & LEFTWICH.
Ackerman*†....Choctaw	See Kosciusko.
Amory*† .....Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*†..... Lee	Wm. Cox.
▲Batesville*† .....Panola	Lowrey & Perkins.
▲Bay St. Louis*†.Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*†..... Harrison	WHITE & NEVILLE.
▲Booneville*†..... Prentiss	B. A. P. Selman
▲Brandon*†..... Rankin	H. S. Cole.
▲Brookhaven*† .. Lincoln	CASSEDY & CASSEDY.
Brookville*†...Noxubee	See Macon.
▲Canton*†.....Madison	F. B. PRATT.
▲Carrollton*†.....Carroll	D. A. McEarchen.
▲Carthage* ..... Leake	Lockett & Sullivan.
Centerville*† ..Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*†... Coahoma	R. H. WILDBERGER.
632-Cleveland.....Bolivar	See Rosedale.
▲Coffeeville*†..Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*† ... Lowndes	WILLIAM BALDWIN.
Como Depot*†... Panola	Kyle & Shouds.
▲Corinth*†.....Alcorn	J. M. Boone.
Crystal Springs*† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*† ..... Holmes	J. Wiener.
▲Ellisville*†.....Jones	Shannon & Street.
Enterprise*† .....Clarke	BUCKLEY & HALSELL.
Eupora*†.....Webster	Dunn & Dunn.
▲Fayette*●.....Jefferson	R. L. Corban.
▲Forest*†.....Scott	Jeff. Kent.
▲Friarpoint*†... Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	E. C. Patton.
Gloster*†.....Amite	F. A. McClain.
Goodman*† .....Holmes	See Durant.
▲Greenville*† Washington	JAYNE & WATSON.
▲Greenwood*†..... Leflore	L. P. YERGER.
▲Grenada*†..... Grenada	ROBERTSON HORTON.
Gulfport*†.....Harrison	F. M. Evans.
▲Hattiesburg*†..... Perry	S. E. Travis.
▲Hazlehurst*†..... Copiah	J. S. SEXTON.
▲Hernando*†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*†.Marshall	STRICKLAND & GAREY.
▲Houston*.....Chickasaw	Lyon & Stockett.
▲Indianola*†... Sunflower	Baker & Moody.
▲Iuka*† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*†..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*●....Coahoma	See Clarksdale.
▲Kosciusko*† .....Attala	ANDERSON & DAVIS.
Laurel*†..... Jones	T. G. McCallum.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†....Washington	See Greenville.
▲Lexington*† .....Holmes	H. S. HOOKER, Jr.
▲Liberty*.....Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*† ..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*†..... Pike	J. B. WEBB.
▲Meadville*..... Franklin	See Fayette.
▲Meridian*†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*† .... Union	See Lee Crum.
Newton*† .....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Scranton.
Okolona*†....Chickasaw	Stovall & Williams.
▲Oxford*†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*....Neshoba	H. H. Rodgers.
Pickens*† ..... Holmes	See Lexington.
▲Pittsboro*.....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*†.....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Claiborne	J. McCARTIN.
▲Purvis*† ..... Marion	Henry Mounger.
▲Quitman*† .....Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*†..... Hinds	D. S Fearing.
▲Ripley*† ..... Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*†.....Bolivar	CHARLES SCOTT AND E. H WOODS.
▲Sardis*†.....Panola	Boothe & Boothe.
▲Scranton*†.....Jackson	BALLARD & BALLARD.
▲Senatobia*†..... Tate	J. F Dean.
▲Starkville*† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*† .....Pike	J. B. Holden.
Tchula*† ..... Holmes	See Lexington.
Terry*† ..... Hinds	B. F. Fortner.
▲Tunica*† ..... Tunica	Henderson & Bankston.
▲Tupelo*† ..... Lea	ALLEN & ROBINS.
Utica*†..... Hinds	See Jackson.
▲Vaiden*† .....Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*† ...Wayne	C. R. Pitts.
Wesson*†.....Copiah	See Hazlehurst.

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Town and County.	Name.
▲West Point*•†.....Clay	ROANE & McCLELLAN.
▲Westville*.....Simpson	A. W. Dent.
▲Williamsburg*.Covington	D. A. McIntosh.
▲Winona*•†..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*•†..Wilkinson	Bramlett & Tucker.
▲Yazoo City*•†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*•†.....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*•†.....Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*•†.....LaFayette	See Blackburn.
Altamont*•†.....Daviess	T. M. Mallory.
▲Alton*.....Oregon	J. D. Brooks.
Amity*•†.....DeKalb	See Maysville.
Amsterdam*•†.....Bates	See Butler.
Appleton City*•† St. Clair	JOHN A. GILBREATH.
Armstrong*•†.....Howard	R. M. Bagby.
Arrow Rock*.....Saline	See Marshall.
Ash Grove*•†.....Greene	Harvey Murray.
Ashland*.....Boone	Eli Penter.
Atlanta*•†.....Macon	See Laplata.
Aurora*•†.....Lawrence	E. J. WHITE.
Auxvasse*•†.....Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*•†.....Knox	See Edina
Barnard*•†.....Nodaway	P. J. Hainey.
Belton*•†.....Cass	L. M. Crouch.
▲Benton*†.....Scot.	J. L. Moore.
▲Bethany*•†.....Harrison	ALVORD & FRISBY.
Bethel*.....Shelby	See Shelbyville.
Bevier*•†.....Macon	C. F. Hale.
Billings*•†.....Christian	W. F. Lamkin.
Birch Tree*•†.....Shannon	See Winona.
Blackburn*•†.....Saline	See Marshall.
Blackwater*•†.....Cooper	See Boonville.
Blairstown*•†.....Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*•†..Jackson	Herrington & Burrus.
Blythedale*•†...Harrison	See Bethany.
Bolckow*•†.....Andrew	See Savannah.
▲Bolivar*•†.....Polk	UPTON & SKINKER.
Bonne Terre*•†St. Franc's	J. H. Malngen.
▲Boonville*•†.....Cooper	W. V. DRAPER.
Bosworth*•†.....Carroll	C. W. Lawrence.
▲Bowling Green*•†...Pike	J. D. HOSTETTER.
Brashear*•†.....Adair	Blair & Vawter.
Braymer*•†.....Caldwell	D. E. Adams.
Breckinridge*•†. Caldwell	O. J. Chapman.
Bronaugh*•†.....Vernon	See Sheldon.
Brookfield*•†.....Linn	A. A. BAILEY.
Browning*•†.....Linn	E. B. Fields.
Brunswick*•†... Charlton	Louis Benecke.
Bucklin*•†.....Linn	F. W. Byrd.
Buckner*•†.... Jackson	See Independence.
▲Buffalo*.....Dallas	D. M. Rush.
Bunceton*•†..... Cooper	See Boonville.
Burlington Jc.*•†..Nod'y	J. F. Robertson.
▲Butler*•†.....Bates	SMITH & STANLEY.
Cainesville*•†... Harrison	S. P. Davisson.
Calhoun*•†.....Henry	L. R. Simpson.
▲California*•†.... Moniteau	J. W. HUNTER.
Callao*•†.....Macon	See Macon City.
Camden Point*•†...Platte	See Platte City.
Cameron*•†.....Clinton	Turner & Goodrich.
Campbell*•†..... Dunklin	See Kennett.
Canton*•†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*•†. C. Gir.	B. F. DAVIS.
Carl Junction*•†... Jasper	WILLIS G. CLARKE.
▲Carrollton*•†..... Carroll	CHARLES R. PATTISON.
Cartersville*•†.....Jasper	See Webb City.
▲Carthage*•†..... Jasper	HARDING & BRIGHT.
▲Caruthersville*•Pemiscot	C. B. Faris.
▲Cassville*•.....Barry	T. M. Allen.
Center*•†.....Ralls	E. W. Keithly.
Center View*•†...Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*•†.....Boone	H. S. Booth.
Chamois*•†.....Osage	Henry Marquand.
▲Charleston*•†. Mississippi	RUSSELL & DEAL.
Chilhowee*•†.....Johnson	See Warrensburg.
▲Chillicothe*•†. Livingston	CHARLES A. LOOMIS.
Chula*•†..... Livingston	R. F. Davis.
Clarence*•†..... Shelby	George C. Grant.
Clark*•†.....Randolph	See Moberly.
Clarksburg*†... Moniteau	See California.
Clarksdale*•†..... DeKalb	Brown & Hunt.
Clarksville*•†..... Pike	Edwards & Duvall.
▲Clayton*•†.....St. Louis	See Central
Clearmont*•†.. Nodaway	See Maryville.
▲Clinton*•†.....Henry	C. C. DICKINSON.
Clyde*..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*•†..... Benton	N. H. Robinson.
▲Columbia*•†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*•† .. Lafayette	See Higginsville.
Conway*•.....Laclede	R. S. Phillips.
Corder*•†..... Lafayette	See Higginsville.
Corning*•†..... Holt	See Oregon.
Cowgill*•†..... Caldwell	See Kingston.
Craig*•†.....Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*•†.....Crawford	See Steelville.
Curryville*•†..... Pike	J. D. Gates.
Dadeville*.....Dade	See Greenfield.
▲Danville*... Montgomery	See Montgomery City.
Darlington*•† .... Gentry	Joseph Sager.
Dearborn*•†..... Platte	See St. Joseph.
Deepwater*•†..... Henry	W. S. Banta.
De Kalb*•†.....Buchanan	See St. Joseph.
De Soto*•†.....Jefferson	JOHN L. THOMAS & SON.
Dexter*•†..... Stoddard	Mozley & Lilies.
Dixon*•†..... Pulaski	W. H. Murphy.
▲Doniphan*•†.....Ripley	J. C. Sheppard.
Downing*•†..... Schuyler	W. T. Cowell.
Drexel*•† ..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*•†..Mississippi	See Charleston.
Edgerton*•†..... Platte	Bruce & Cumberford.
▲Edina*•†..... Knox	W. C. HOLLISTER.
Eldon*•†..... Miller	W. M. Lumpkin.
El DoradoSprings*•Cedar	R. N. Banister.
Elmo*•†.....Nodaway	See Maryville.
Elsberry*•† ..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*•†.....Macon	J. T. White.
Everton*•†.....Dade	Howard Ragsdale.
Excelsior Springs*•† Clay	FRANK A. BENSON.
Fairfax*•†..... Atchison	See Tarkio.
Fairplay*•†..... Polk	See Bolivar.
Farber*•†.....Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*† .....Buchanan	See St. Joseph.
▲Fayette*•†..... Howard	A. W. WALKER.
Festus*•†..... Jefferson	R. A. Swink.
Fillmore*..... Andrew	See Savannah.
Flatriver*•†..St. Francois	See Bonne Terre.
Florida*.....Monroe	Bartlett Rosell.
Forest City*•†..... Holt	B. F. McDaniel.
▲Forsyth*..... Taney	Wm. H Johnson.
Foster*..... Bates	See Butler.
Frankford*•† .....Pike	Jesse B Jones.
▲Fredericktown*•†Madis'n	E. D Anthony.
Freeman*•† ..... Cass	See Harrisonville.
▲Fulton*•†..... Callaway	T. A. BOULWARE.
▲Gainesville* ..... Ozark	See Ava.
▲Galena* ..... Stone	John T. Moore.
▲Gallatin*•†..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M. Bingham.
Garden City*•†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry..... Gentry	See Darlington.
Gibbs*•†..... Adair	See La Plata.
Gilliam*•† ..... Saline	See Slater.
Gilman City• ....Harrison	Charles D. Knight.
Glasgow*•†.....Howard	H. C. COCKERILL.
Glenwood*•† ....Schuyler	H. D. B. Cutler.
Golden City*•† ....Barton	H. A. Raymond.
Gorin*•† .....Scotland	See Memphis.
Gower*•†.....Clinton	See Plattsburg.
Graham*..... Nodaway	See Maitland.
Granby*•†..... Newton	See Neosho.
Granger*•† .....Scotland	See Memphis.
▲Grant City*•†..... Worth	J. E. SCHOOLER.
Green Castle*....Sullivan	See Milan.
Green City*•†....Sullivan	See Greencastle.
▲Greenfield*•†..... Dade	L. W. Shafer.
Green Ridge*•†.....Pettis	See Sedalia.
▲Greenville*..... Wayne	See Piedmont.
Gulfford*•† ..... Nodaway	See Barnard.
Hale*•† ..... Carroll	W. T. Dixon.
Hallsville*•† ..... Boone	See Columbia.
Hamilton*•† .... Caldwell	S. M. YOUNG.
Hannibal*•† .....Marion	F. W. NEEPER.
Hardin*•† ..... Ray	J. T. Allbritain.
Harris*•†..... Sullivan	C. B. Harris.
▲Harrisonville*•† .....Cass	A. A. WHITSITT.
▲Hartville* ..... Wright	J. W. Jackson.
Harwood*•†.....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*•†...Gasconade	AUGUST MEYER.
▲Hermitage* .....Hickory	Wm. L. Pitts.
Higbee*•†..... Randolph	J. F. Jarman.
Higginsville*•† .Lafayette	WHITSETT & KEITH.
▲Hillsboro*† .....Jefferson	J. J. Williams.
Holden*•†.....Johnson	J. P. Orr.
Holt*•† .....Clay	D. L. Wilhoit.
Hopkins*•† .....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*•†.....Pettis	See Sedalia.
Humansville*•†.....Polk	O. J. McLane.
Hume*•† .....Bates	See Rich Hill.
Humphreys*•†...Sullivan	J. D. Johnson.

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Town and County.	Name.
Hunnewell*†.....Shelby	See Shelbina.
▲Huntsville*† ..Randolph	JOHN N. HAMILTON.
Hurdland*† .....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*† Jackson	ALBERT M. OTT.
▲Ironton*† .....Iron	William R. Edgar.
▲Jackson*†..Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin.
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*† ...Moniteau	See California.
Jasper*† .....Jasper	See Lamar.
¶▲Jefferson City*† ...Cole	F. M. BROWN.
Jerico* .....Cedar	See Stockton.
Jonesburg*†Montg'mery	Johnson & Drunert.
Joplin*† .....Jasper	JAMES P. MEAD.
▲Kahoka*† .....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*† .....Clay	See Liberty.
▲Kennett*† .....Dunklin	C. P. Hawkin.
▲Keytesville*† ...Chariton	O. F. SMITH.
Kidder*† .....Caldwell	See Kingston.
King City*† .....Gentry	J. W. Sullinger.
▲Kingston*• .....Caldwell	C. S. McLaughlin.
Kingsville*† ....Johnson	See Warrensburgh.
▲Kirksville*† .....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	O. G. MUDD.
Knobnoster*† ...Johnson	S. G. Kelley.
Knox City*† .....Knox	See Edina.
La Belle*† .....Lewis	E. A. Dowell.
Laclede*† .....Linn	O. F. Libby.
Laddonia*† .....Audrain	E. C. Kennan.
La Grange*† .....Lewis	George R. Davis.
▲Lamar*† .....Barton	COLE & BURNETT.
Lamonte*† .....Pettis	See Sedalia.
▲Lancaster*† .....Schuyler	N. M. Shelton.
La Plata*† .....Macon	Joseph Park.
Laredo*† .....Grundy	See Trenton.
Lathrop*† .....Clinton	See Plattsburg.
Latour*† .....Johnson	See East Lynne.
Lawson*† .....Ray	See Richmond.
▲Lebanon*† .....Laclede	J. P. NIXON.
Lee's Summit*† .Jackson	T. J. Hackler.
Leeton*† .....Johnson	See Warrensburg.
Lemonville*† .....Putnam	See Unionville.
Lewistown*† .....Lewis	R. J. McNally.
▲Lexington*† ...Lafayette	ALEXANDER GRAVES.
Liberal*† .....Barton	Grant Comfort.
▲Liberty*† .....Clay	MARTIN E. LAWSON.

Town and County.	Name.
Licking* .....Texas	W. H. Craven.
Lincoln*† ..... Benton	See Warsaw.
▲Linn*† ..... Osage	Ryors & Vorhall.
▲Linn Creek* .....Camden	S. C. Roach.
▲Linneus*† ..... Linn	George B. Milburne, Jr.
Lock Spring*† ...Daviess	See Gallatin.
Lockwood*† .....Dade	A. J. Young.
Louisiana*† .....Pike	JAMES W. REYNOLDS
Lowry City*† ....St. Clair	See Osceola.
Lucerne*† .....Putnam	T. B. Davis.
Ludlow*† .....Livingston	See Chillicothe.
Luray*† ..... Clark	See Kahoka.
Lutesville*† ....Bollinger	See Marblehill.
▲Macon*† ..... Macon	JOHN A. WHITE.
Madison*† ..... Monroe	George W. Ferrell.
Maitland*† ..... Holt	R. B. Bridgeman.
Malden*† .....Dunklin	John T. McKay.
Malta Bend*† .....Saline	See Marshall.
Mansfield*† .....Wright	L. D. Marr.
▲Marblehill*† ....Bollinger	W. K. Chandler.
Marceline*† ..... Linn	Harry K. & H. J. West.
Marionville*† . Lawrence	C. C. Matlock.
▲Marshall*† .....Saline	M. P. LYONS.
▲Marshfield*† ....Webster	HARRY FYAN.
Martinsburg*† .. Audrain	See Mexico.
▲Maryville*† .... Nodaway	C. A. ANTHONY.
▲Maysville*† ..... DeKalb	Frank Costello.
Mayview*† .... Lafayette	See Higginsville.
McFall*† ..... Gentry	C. S. Lockwood.
Meadville*† ..... Linn	E. D. Harvey.
▲Memphis*† ..... Scotland	N. M. PETTINGILL.
Mendon*† ..... Chariton	See Keytesville.
Mendota*† ..... Putnam	See Unionville.
Mercer*† .....Mercer	See Lineville, Iowa.
Merwin*† ..... Bates	See Butler.
▲Mexico*† .....Audrain	GEORGE ROBERTSON.
Miami*..... Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*† .....Sullivan	JOHN M. CAMPBELL.
Missouri City*† ..... Clay	L. G. Hopkins.
Moberly*† ..... Randolph	WILLARD P. CAVE.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† .....Barry	JOHN T. BURGESS.
Monroe City*† .. Monroe	R. B. Bristow.
Montgomery City*†Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	J. E. Thompson.
Montrose*† .....Henry	N. B. Conrad.
Morley*† ..... Scott	R. A. Kingsbury.
Morrisville* ..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah* ..... Harrison	See Bethany.
▲Mt. Vernon*† ..Lawrence	Henry Brumback.
Nelson*† .....Saline	Wm. D. Bush.
▲Neosho*† .....Newton	GEORGE HUBBERT.
▲Nevada*† ..... Vernon	R. B. COOK.
Newark* ..... Knox	See Edina.
New Cambria*† .. Macon	BERT D. NARTONI.
New Florence*† ..Mont'y	T. J. Powell.
New Franklin*† . Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*† .. Franklin	See Washington.
▲New London*† ..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*† ..... Sullivan	See Trenton.
Niangua*† ..... Webster	See Marshfield.
Norborne*† ..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*† .... Jackson	See Blue Springs.
Odessa*† .....Lafayette	N. M. Houx.
Olean*† .....Miller	See Tuscumbia.
▲Oregon* .....Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Webb City.
Orrick*† ..... Ray	See Richmond.
Osborn*† .....DeKalb	P. M. Hatch.
▲Osceola*† ..... St. Clair	Mann & Daniel.
Osgood*† ..... Sullivan	See Milan.
Otterville*† ..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG.
Pacific*† .....Franklin	See Washington.
▲Palmyra*† .....Marion	W. B. SOULWARE.
▲Paris*† .....Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*† .....Nodaway	See Sheridan.
Pattonsburg*† ...Daviess	T. A. Gaines.
Pax* .....Lawrence	See Mt. Vernon.
Perry*† .....Ralls	See Hannibal.
▲Perryville*† ..... Perry	EDWARD ROBB.
Piedmont*† ..... Wayne	DURHAM & DAVIS.
Pierce City*† ..Lawrence	F. C. Johnston.
Pilotgrove*† .....Cooper	See Boonville.
▲Pineville* .....McDonald	J. A. Sturges.
▲Platte City*† .....Platte	N. B. Anderson.
▲Plattsburg*† .... Clinton	E. C. HALL.
Pleasant Hill*† ..... Cass	GEORGE W. BRUCE.
Polo*† ..... Caldwell	F. B. Klepper.
▲Poplarbluff*† ..... Butler	S. M. CHAPMAN.
Portland*† .... Callaway	See Fulton.
▲Potosi*† .... Washington	E. M. Dearing.
Powersville*† ... Putnam	E. C. Wickless.
▲Princeton*† ..... Mercer	IRA B. HYDE & SON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
Purdin*•† ..... Linn	See Laclede.
Puxico•† ..... Stoddard	See Bloomfield.
Queen City*•†..Schuyler	W. M. Saxbury.
Quitman*•†..... Nodaway	A. Collins.
Ravanna• ..... Mercer	See Princeton.
Ravenwood*•†..Nodaway	See Sheridan.
Raymore*•† ..... Cass	See Harrisonville.
Rea*•†.....Andrew	See Savannah.
Republic*•†..... Greene	Mooneyham & Mooneyham.
Rhineland*•†Montgomery	See Hermon.
Rich Hill*•†.....Bates	TEMPLETON & HALES.
Richland*•†.....Pulaski	S. J. Manes.
▲Richmond*•† ..... Ray	C. T. GARNER.
Ridgeway*•†.... Harrison	See Bethany.
Rocheport*•† ..... Boone	See Boonville.
▲Rockport*•†.... Atchison	Hunt & Bailey.
Rockville*•†..... Bates	W. E. Heyle.
Rogersville*•†... Webster	See Marshfield.
▲Rolla*•†.....Phelps	T. M. JONES.
Rosendale*•† .... Andrew	See Savannah.
Rothville*•†.....Chariton	See Keytesville.
Russellville*•†..... Cole	See Jefferson City.
Rutledge*•† .....Scotland	See Memphis.
▲Salem*•† ..... Dent	L. Judson.
Salisbury*•† .... Charlton	W. S. STOCKWELL.
Sarcoxie*•† .....Jasper	D. M. Roper.
▲Savannah*•† ..... Andrew	WILLIS G. HINE.
Schell City*•†.....Vernon	See Nevada.
▲Sedalia*•†.....Pettis	C. C. KELLY.
Seneca*•†.....Newton	R. J. Balch.
Seymour*•† ..... Webster	A. H. Davis.
Shelbina*•† ..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville* ..... Shelby	P. B. Dunn.
Sheldon*•† ..... Vernon	J. P. Jones & Son.
Sheridan*•†.....Worth	See Grant City.
Sikeston*•†.....Scott	J. W. Moore.
Silex*•†.....Lincoln	See Troy.
Skidmore*•†....Nodaway	W. M. Howden.
Slater*•†.....Saline	C. P. STARTS.
Smithton*•†.....Pettis	See Sedalia.
Smithville*•†.....Clay	Z. S. Collins.
So. St. Joseph†.Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*•† .....Christian	See Ozark.
Spickard*•†.....Grundy	J. A. Denslow.
▲Springfield*•† .... Greene	WHITE & McCAMMON.
Stanberry*•†..... Gentry	C. A. RATCLIFFE.
▲Steelville*•†..... Crawford	A. H. Harrison.
▲Ste. Genevieve*†S.Genev.	E. A. ROZIER.
Stewardsville*•†.De Kalb	B. F. Clark.
▲St. Charles*•†. St. Charles	R. C. HAENSSLER.
St. James*•†.....Phelps	See Rolla.
▲St. Joseph*•†.. Buchanan	JOHNSON RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*•†.....St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to American Exch. Bank.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St.†Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 708 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY,910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stotts City*....Lawrence	D. B. Jones.
Stoutsville*•†.....Monroe	See Paris.
Sturgeon*•†..... Boone	Thomas C. Carter.
Sullivan*•†..... Franklin	Charles E. Farrar.
Sumner*•†..... Chariton	See Keytesville.
Sweet Springs*•†...Saline	ROBERT FULKERSON.
Tarkio*•† ..... Atchison	L. G. POPE.
Thayer*•†.....Oregon	S. M. Meeks.
Tina*•†..... Carroll	George D. Williams.
Tipton*•†.....Moniteau	W. F. Quigley.
▲Trenton*•† .....Grundy	HUGH C. SMITH.
Tripiett*•† .....Chariton	See Keytesville.
▲Troy*•†.....Lincoln	R. S. Sutton.
Turney*•†.....Clinton	See Plattsburg.
▲Tuscumbia*•† .....Miller	L. N. Musser.
▲Union*•† .....Franklin	Charles F. Gallenkamp.
Union Star*•†.....De Kalb	Henry Boone.
▲Unionville*•† .....Putnam	D. F. CALFEE.
Urich*•† .....Henry	J. A. Overbey.
▲Vanburen*† .....Carter	Daniel Huett.
Vandalia*•† .....Audrain	W. W. Botts.
Verona*•† .....Lawrence	See Monett.
▲Versailles*•† .....Morgan	WM. FORMAN.
▲Vienna*.....Maries	John W. Terrill.
Walker*•† .....Vernon	See Nevada.
Walnut Grove*•†.Greene	W. H. Davis.
▲Warrensburg*•†.Johnson	EWING COCKRELL.
▲Warrenton*•† .... Warren	Peers & Morsey.
▲Warsaw*•† .....Benton	H. P. Lay.
Washington*•†..Franklin	Jesse H. Schaper.
Watson*•† .....Atchison	See Rock Port.
Waverly*•†.....Lafayette	E. M. Edwards.
Wayland*•† .....Clark	See Kahoka.
▲Waynesville* .....Pulaski	W. H. Locker.
Weatherby*•† ....DeKalb	See Maysville.
Weaubleau*•....Hickory	Theodore Ruett.
Webb City*•†.....Jasper	REDDING & OWEN.
Wellington*•†..Lafayette	See Lexington.
Wellsville*.Montgomery	Barker & Shackelford.
Wentzville*•†. St. Charles	Charles J. Walker.
Westboro*•† .....Atchison	J. W. Peck.
Weston* .....Platte	Charles H. Hillix.
▲West Plains*•†.....Howell	OLDEN & ORR.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*•† ..Livingston	See Chillicothe.
Willow Springs*•†Howell	A. MULLINIX.
Windsor*•†..... Henry	James P. Allen.
Winfield*•† .....Lincoln	W. H. Jackson.
Winigan* .....Sullivan	See Greencastle.
Winston*•† .....Daviess	See Gallatin.
Wyaconda*•† .....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*•†.Deer Lodge	GEORGE B. WINSTON.
Belt*•† .....Cascade	Camden Bretz.
▲Bigtimber*•†Sweet Grass	A. G. Hatch.
▲Billings*•†....Yellowstone	W. M. JOHNSTON.
▲Boulder*•† .....Jefferson	George F. Cowan.
▲Bozeman*•† .....Gallatin	LUCE & LUCE.
Bridger .....Carbon	See Red Lodge.
▲Butte*•† .....Silver Bow	PEMBERTON & MAURY. Refer without permission to an bank or banker in Butte o Helena.
▲Choteau* .....Teton	J. G. Blair.
Columbia Falls*•† Flath'd	R. L. Oliver.
Deer Lodge...*•†Deer Lodge	Edward Scharnikow.
▲Dillon*•†...Beaver Head	JOHN G. WILLIS.
Forsyth*•† .....Custer	See Miles City.
▲Fort Benton*•†...Choteau	B. L. Powers.
▲Glasgow*•† .....Valley	J. J. Kerr.
Glendale* ...Beaver Head	See Dillon.
▲Glendive*•† .....Dawson	Thomas C. Holmes.
▲Great Falls*•†.....Cascade	SAM'L STEPHENSON.
▲Hamilton*•† .....Ravalli	Charles M. Crutchfield.
¶▲Helena*•†‖.... Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*•† .....Flathead	Sanford & Grubb.
▲Lewistown*•† .....Fergus	W. M. Blackford.
▲Livingston*.....Park	A. P. STARK.
▲Miles City*•†.....Custer	J. H. JOHNSTON.
▲Missoula*•†.....Missoula	THOMAS G. MARSHALL.
Nelhart*•†.....Cascade	Richard Bennett.
▲Phillipsburg*•†...Granite	W. E. MOORE.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*•†.....Carbon	George W. Pierson.
Sandcoulee*•†....Cascade	See Great Falls.
Stevensville*•†....Ravalli	GEORGE T. BAGGS.
Stockette.....Cascade	See Great Falls.
▲Townsend*•†.Broadwater	F. X. DOLENTY.
Twin Bridges*•..Madison	See Virginia City.
▲Virginia City*†..Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*•† .....Dawson	See Glendive.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEBRASKA.

Town and County.	Name.
▲Adams*† ..... Gage	See Beatrice.
▲Ainsworth*† ..... Brown	P. D. McANDREW.
▲Albion*† ..... Boone	J. A. Price.
Alexandria*† ..... Thayer	See Hebron.
Allen*† ..... Dixon	See Randolph.
Alliance*† ..... Boxbutte	Wm. Mitchell.
▲Alma*† ..... Harlan	THOMAS L. PORTER.
Ansley*† ..... Custer	Judson C. Porter.
Arapahoe*† ..... Furnas	J. H. Mooney.
Arcadia*† ..... Valley	John Wall.
Arlington*† .. Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† ..... Sherman	See Loup City.
Atkinson*† ..... Holt	A. Scarly.
▲Auburn*† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*† ..... Hamilton	FRANK COYKENDALL.
Avoca*† ..... Cass	C. E. Tefft.
Axtell*† ..... Kearney	See Minden.
Bancroft*† ..... Cuming	H. L. Keefe.
Barnston*† ..... Gage	See Blue Springs.
▲Bartlett* ..... Wheeler	Bishop & Anderson.
Bartley*† ..... Redwillow	See McCook.
▲Bassett*† ..... Rock	J. A. Douglas.
Battlecreek*† .. Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*† ..... Gage	HAZLETT & JACK.
▲Beaver City*† .... Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	Horney & Evans.
Beemer*† ..... Cuming	See West Point.
Belden*† ..... Cedar	See Randolph.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	See Hebron.
Benedict*† ..... York	See York.
▲Benkelman*† ..... Dundy	James & Eberhart.
Bennett*† ..... Lancaster	W. A. Hartley.
Bennington*† ... Douglas	H. B. Waldron.
Berlin*† ..... Otoe	See Nebraska City.
Bertrand*† ..... Phelps	R. J. Ahara.
Bigspring*† ..... Deuel	See Ogallala.
▲Blair*† ..... Washington	WALTON & MUMMERT.
Bloomfield*† ..... Knox	W. De Funk.
▲Bloomington*† . Franklin	A. H. Byrum.
Blue Hill*† ..... Webster	R. A. SIMPSON.
Bluesprings*† ..... Gage	C. S. Otis.
Boelus*† ..... Howard	S. A. Robinson.
Bradshaw*† ..... York	John A. Brumsey.
Brainard*† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H Riggs.
Brock*† ..... Nemaha	See Auburn.
▲Broken Bow*† .... Custer	J. R. DEAN.
Bromfield*† ..... Hamilton	William Glover.
Bruning*† ..... Thayer	See Hebron.
Bruno*† ..... Butler	See David City.
Burchard*† ..... Pawnee	Henry Matters.
Burr*† ..... Otoe	See Douglas.
▲Burwell*† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*† ..... Custer	R. E. Brega.
Cambridge*† ..... Furnas	S. O. Simonds.
Campbell*† ..... Franklin	Sheppard & Black.
Carleton*† ..... Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedarbluffs*† .. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*† ... Merrick	P. S. HEATON.
Ceresco*† ..... Saunders	See Wahoo.
▲Chadron*† ..... Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D Hamilton.
Chester*† ..... Thayer	See Hebron.
Clarks*† ..... Merrick	See Central City.
Clarkson*† ..... Colfax	See Leigh.
Clatonia*† ..... Gage	See Cortland.
▲Clay Center*† ..... Clay	AMBROSE C. EPPERSON.
Cody*† ..... Cherry	See Valentine.
Coleridge*† ..... Cedar	See Randolph.
Colon*† ..... Saunders	See Wahoo.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS.
Concord*† ..... Dixon	See Ponca.
Cook*† ..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† ..... Gage	F. A. Burling.
Cozad*† ..... Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† ..... Burt	See Tekamah.
Crawford*† ..... Dawes	W. H. Fanning.
Creighton*† ..... Knox	O. W. Rice.
Creston*† ..... Platte	J. T. Morris.
Crete*† ..... Saline	FAYETTE I. FOSS.
Culbertson*† . Hitchcock	L. H. Blackledge.
Curtis*† ..... Frontier	W. H. Latham.
Dakota*† ..... Dakota	F. A WOOD.
Danbury*† .. Redwillow	See Indianola.
Dannebrog*† .... Howard	Rasmus Hannibal.
Davenport*† ..... Thayer	M. S. Gray.
▲David City*† ..... Butler	HASTINGS & HALL.
Dawson*† ... Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*† ..... Saline	See Wilber.
Diller*† ..... Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*† ..... Dodge	G. W. Rosa.
Doniphan*† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	See Crete.
Douglas*† ..... Otoe	Charles H. Marshall.
Dubois*† ..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	B. S. Littlefield.
Eagle*† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*† ..... Antelope	See Oakdale.
Elk Creek*† .... Johnson	See Tecumseh.
Elkhorn*† ..... Douglas	See Waterloo.
Elm Creek*† ..... Buffalo	See Kearney.
Elmwood*† ..... Cass	W. D. Dermie.
Elsie*† ..... Perkins	M. L. Mead.
▲Elwood*† ..... Gosper	A. M. White.
Emerson*† ..... Dixon	J. Leonard.
Eustis*† ..... Frontier	See Curtis.
Exeter*† ..... Fillmore	See Geneva.
▲Fairbury*† ..... Jefferson	C. H. DENNEY.
Fairfield*† ..... Clay	J. L. Epperson & Son.
Fairmont*† ..... Fillmore	See Geneva.
Falls City*† .. Richardson	J. R. WILHITE.
Farnam*† ..... Dawson	See Elwood.
▲Filley*† ..... Gage	See Crab Orchard.
Firth*† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*† ..... Franklin	H. Whitmore.
▲Fremont*† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*† ..... Saline	J. Palmer.
▲Fullerton*† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*† ..... Fillmore	FRANK W. SLOAN.
Genoa*† ..... Nance	M. V. Moudy.
▲Gering*† .. Scott's Bluff	M. J. Huffman.
Germantown*† .. Seward	See Seward.
Gibbon*† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*† ..... Clay	See Fairfield.
Gordon*† ..... Sheridan	S. H. Ladd.
Gothenburg*† ... Dawson	J. M. Ellingsworth.
Grafton*† ..... Fillmore	See Geneva.
▲Grand Island*† ..... Hall	R. R. HORTH.
▲Grant*† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*† ..... Cass	See Ashland.
Gresham*† ..... York	See York.
Gretna*† ..... Sarpy	See Papillion.
Guiderock*† ..... Webster	See Red Cloud.
Haigler*† ..... Dundy	See Belkelman.
Hallam*† ..... Lancaster	See Lincoln.
Hampton*† .... Hamilton	See Aurora.
Hardy*† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R Hampton.
▲Harrison*† ..... Sioux	G. Guthrie.
▲Hartington*† ..... Cedar	MILLER & READY.
Harvard*† ..... Clay	L. G. Hurd.
▲Hastings*† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*† .. Sheridan	D. T. Taylor
▲Hebron*† ..... Thayer	J. T. McCUISTION.
▲Hemingford*† Boxbutte	W. M. Iodence.
Henderson*† ..... York	See York.
Herman*† ... Washington	See Blair.
Hickman*† .... Lancaster	W. B. Morrison.
Hildreth*† ..... Franklin	See Holdrege.
▲Holdrege*† ..... Phelps	ROBERT ST. CLAIR.
Holstein*† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*† ..... Colfax	See Leigh.
Hubbell*† ..... Thayer	See Hebron.
Humboldt*† . Richardson	E. A. TUCKER.
Humphrey*† ..... Platte	R. P. Drake.
▲Hyannis*† ..... Grant	W. L. Matthews.
▲Imperial*† ..... Chase	S. S. Bishop.
Indianola*† .. Redwillow	J. S. PHILLIPS.
Ithaca*† ..... Saunders	See Wahoo.
Jackson*† ..... Dakota	Ed. T. Kearney.
Jansen*† ..... Jefferson	See Fairbury.
Johnson*† ..... Nemaha	I. H. Clagett.
Julian*† ..... Nemaha	Francis Brown.
Juniata*† ..... Adams	S. L. Brass.
Kearney*† ..... Buffalo	WARREN PRATT.
Kenesaw*† ..... Adams	S. H. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
Kennard*•† ..Washington	See Blair.
▲Kimball*† .....Kimball	J. J. Kinney.
Laurel*•† .....Cedar	F. P. Voter.
Lawrence*•† ....Nuckolls	See Nelson.
Lebanon*•† ..Redwillow	See Indianola.
Leigh*•† .....Colfax	W. H. Carleton.
▲Lexington*•†.....Dawson	E. A. COOK.
Liberty*•† .....Gage	See Beatrice.
¶▲Lincoln*•† ....Lancaster	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•†.....Platte	Edw. A. Brodboll.
Linwood*•† .....Butler	See David City.
Litchfield*•† ....Sherman	See Loup.
Lodgepole*•†...Cheyenne	See Sidney.
Longpine*•† ..... Brown	J. S. Davisson.
Loomis*•† .....Phelps	Thomas L. Doherty.
Louisville*•†.....Cass	See Plattsmouth.
▲Loup*•† .....Sherman	R. J. Nightingale.
Lynch* ..... Boyd	Milo Warren.
Lyons*•† .....Burt	Fremont Everett.
▲Madison*•†.....Madison	WILLIS E. REED.
Madrid*•†.....Perkins	See Grant.
Malmo*•†.....Saunders	See Wahoo.
Marquette*•† ...Hamilton	See Aurora.
Mason City*•.....Custer	See Ansley.
Maywood*•†.....Frontier	See Stockville.
▲McCook*•†.... Redwillow	C. E. ELDRED
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
MeadowGrove*•†Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.
Milford*•† .....Seward	T. A. Healey.
Millard*•† ..... Douglas	J. O. Detweiler.
Miller*•†..... Buffalo	O. F. Hamilton.
Milligan*•† .....Fillmore	See Geneva.
▲Minden*•† ..... Kearney	L. W. HAGUE.
Monroe*..... Platte	See Columbus.
Morsebluff*•†...Saunders	See Wahoo.
▲Mullen*•†..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. R. Neitzel.
Murray*•†..... Cass	See Plattsmouth.
▲Nebraska City*•† ....Otoe	WILLIAM HAYWARD.
Nehawka*•†..... Cass	See Weeping Water.
▲Neligh*•†.....Antelope	Charles H. Kelsey.
▲Nelson*•† .....Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Auburn.
New Castle•†..... Dixon	See Ponca.
Newman Grove*•† Madi'n	C. A. Randall.
Newport*•† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Meholm.
Norfolk*•†..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*•†.....Dodge	Ernest Kern.
▲North Platte*•†.. Lincoln	HILLARD S. RIDGELY.
Oak*•† ..... Nuckolls	See Nelson.
Oakdale*•†..... Antelope	M. B. Putney.
Oakland*•†..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Blue Springs.
▲Ogallala*•†..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	G. A. Fowler.
▲Omaha*•†..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	McGILTON & HERRING, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*•†..... Holt	M. F. HARRINGTON.
Ong*•† ..... Clay	S. W. Christy.
Orchard*•† .....Antelope	See O'Neill
▲Ord*•†..... Valley	H. E. OLESON.
Orleans*•†..... Harlan	Beresford & Simpson.
▲Osceola*•†..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	Wm. H. Chappell.
Overton*•†..... Dawson	See Lexington.
Oxford*•†..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•†..... Hitchcock	See Hayes Center.
Palmer*•†..... Merrick	See Central City.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*•† .....Lancaster	John T. Marshall.
▲Papillion*•† ..... Sarpy	James Hassett.
▲Pawnee City*•†..... Pawnee	G. E. BECKER.
▲Pender*•†..... Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•†..... Boone	O. F. Plum.
Phillips*•†..... Hamilton	See Aurora.
▲Pierce*•†..... Pierce	Douglas Cones.
Pilger*•†..... Stanton	See Stanton.
Plainview*•†.....Pierce	I. H. SEABURY.
Platte Center*•†.....Platte	George N. Hopkins.
▲Plattsmouth*•†..... Cass	BYRON CLARK.
Pleasanton*•†..... Buffalo	See Kearney.
Plymouth*•†.....Jefferson	See Fairbury.
▲Ponca*•† ..... Dixon	J. J. McCarthy.
Prague*•†.....Saunders	See Wahoo.
Ragan*•†..... Harlan	See Alma.
Randolph*•†..... Cedar	G. W. Wiltsie.
Ravenna*•†..... Buffalo	J. E. Mellett.
▲Red Cloud*•†..... Webster	E. W. OVERMAN.
Republican City*•†Harlan	N. J. Ludi.
Reynolds*•†.....Jefferson	See Fairbury.
Rising City*..... Butler	See David City.
Riverton*•† .... Franklin	See Red Cloud.
Rogers*•†..... Colfax	See Schuyler.
Rulo*•† .....Richardson	George D. Kirk.
Rushville*•†.....Sheridan	C. L. DAVIS.
Salem*•†.....Richardson	J. A. Sheffer.
Sargent*..... Custer	E. P. Savage.
Saronville*•† ..... Clay	See Sutton.
▲Schuyler*•†..... Colfax	C. J. PHELPS.
Scribner*•†..... Dodge	Henry M. Kidder.
▲Seward*•†..... Seward	J. J. THOMAS.
Shelby*•†..... Polk	See Osceola.
Shelton*•†..... Buffalo	J. F. Walker.
Shickley*•† .... Fillmore	C. W. Price & Co.
Shubert*•†....Richardson	See Falls City.
▲Sidney*•†..... Cheyenne	LEROY MARTIN.
Silver Creek*•†...Merrick	See Central City.
Smithfield*•†.....Gosper	See Elwood.
Snyder*•† .....Dodge	See Fremont.
South Bend*•†..... Cass	See Greenwood.
South Omaha*•† .Douglas	See Omaha.
Spencer* ..... Boyd	Sanford Parker.
Springfield*•†..... Sarpy	See Papillion.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*•†..... Harlan	See Orleans.
▲Stanton*•†..... Stanton	A. A. REARNEY.
Staplehurst*•†..... Seward	See Seward.
St. Edward*•†.....Boone	J. E. Wilson.
▲St. Paul*•† .....Howard	B. D. HAYWARD.
Steinauer*•†.....Pawnee	See Pawnee City.
Stella*•†..... Richardson	See Falls City.
Sterling*•†.....Johnson	E. R. Hitchcock.
▲Stockville* .....Frontier	L. H. Cheney.
Strang*•†..... Fillmore	G. D. Mathewson.
Stratton*•†..... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	E. E. Stanton.
Stuart*•†..... Holt	J. A. Rice.
Sumner*•†..... Dawson	See Lexington.
Superior*•†.....Nuckolls	C. E. Adams.
Surprise*•†.....Butler	See David City.
Sutherland*•† ....Lincoln	See North Platte
Sutton*•†..... Clay	E. E. Hairgrove.
Swanton*•†..... Saline	See Wilber.
Syracuse*•† ..... Otoe	F. E. Brown.
Tablerock*•†.....Pawnee	See Pawnee City.
Talmage*•†..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*•† ....Johnson	S. P. DAVIDSON.
▲Tekamah*•† ..... Burt	A. N. Corbin, Jr.
Thayer*•†..... York	See York.
▲Thedford*•†..... Thomas	John H. Evans.
Tilden*•†..... Madison	F. L. Putney.
Tobias*•† ..... Saline	See Fairbury.
▲Trenton*•† ....Hitchcock	W. O. Robinson.
▲Tryon.....McPherson	See North Platte.
Ulysses*•†..... Butler	C. M. Skiles.
Unadilla*•† ..... Otoe	See Syracuse.
Union*•†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*•†..... Franklin	See Holdrege.
Utica*•†..... Seward	H. M. Coleman.
▲Valentine*•†..... Cherry	F. M. Walcott.
Valley*•†..... Douglas	See Omaha.
Valparaiso*•†... Saunders	See Wahoo
Verdigris* .....Knox	See Niobrara.
Verdon*•†.... Richardson	See Falls City.
Vesta*•†..... Johnson	See Tecumseh.
Waco*•†..... York	See York.
▲Wahoo*•†..... Saunders	M. NEWMAN.
Wakefield*•† .....Dixon	J. H. Brown.
Wallace*•†..... Lincoln	See Grant.
Wauneta*•†..... Chase	See Imperial.
Wausa*•†..... Knox	H. M. McLeod.
Waverly*•†.....Lancaster	See Lincoln.
▲Wayne*•†..... Wayne	FRANK M. NORTHROP.
Weeping Water*•†...Cass	A. L. Timblin.
Western*•†..... Saline	See Wilber.
Weston*•†..... Saunders	See Wahoo.
▲West Point*•†...Cuming	T. M. MOODIE.
▲Wilber*•†..... Saline	J. H. Grimm.
Wilcox*•†..... Kearney	E. C. Dailey.
Wilsonville*•†.....Furnas	See Beaver City.
Winside*•† ..... Wayne	H. E. Simons.
Wisner*•†..... Cuming	Oliver Oleson.
Woodlake*•†..... Cherry	See Valentine.

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Town and County.	Name.
Wood River*•†.....Hall	O. M. Quackenbush.
Wymore*•†.....Gage	A. D. McCandless.
▲York*•† .....York	CHARLES F. STROMAN.
Yutan*•†..... Saunders	See Wahoo.

NEVADA.

▲Austin*•†.....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria•†.. Esmeralda	See Hawthorne.
¶▲Carson City*•†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•†..... Lyon	John Lothrop.
▲Elko*•†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*•†.....Eureka	P. Breen.
Gardnerville*•...Douglas	See Genoa.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	George S. Green.
▲Floche*†..... Lincoln	George S. Sawyer.
▲Reno*•†.....Washoe	S. SUMMERFIELD.
" "	OSCAR J. SMITH.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*•†....Storey	W. E. F. DEAL.
Wadsworth*•†....Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*•†.....Belknap	See Laconia.
Andover*•†... Merrimack	Barron Shirley.
Ashland*•†..... Grafton	James L. Wilson.
Berlin*•†..... Coos	CHAMBERLIN & RICH.
Bristol*•†.....Grafton	Dearborn & Chase.
Canaan*•†.....Grafton	Geo. W. Murray.
Charlestown*•†.. Sullivan	See Claremont.
Claremont*•†.....Sullivan	COLBY & SON.
▲Colebrook*•†..... Coos	T. F. Johnson.
¶▲Concord*•†...Merrimack	MATTHEWS & SAWYER.
Conway*•†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*•†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*•†..Cheshire	See Peterboro.
Epping*•†.... Rockingham	W. H. Drury.
▲Exeter*•†.... Rockingham	EASTMAN & HOLLIS.
Farmington*•†..Strafford	Samuel S. Parker.
Fitzwilliam*•....Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*•†.... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*•†.....Hillsboro	Samuel Upton.
Gorham*•†..... Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*•† .. Hillsboro	Herbert J. Taft.
Hanover*•†.....Grafton	George H. Hitchcock.
▲Haverhill*•†.....Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'r	Samuel W. Holman.
Hinsdale*•†.....Cheshire	E. J. Tempie.
▲Keene*•†..... Cheshire	JOHN E. ALLEN.
▲Laconia*•†..... Belknap	STONE & SHANNON.
Lakeport*•†.....Belknap	Hibbard & Hibbard.
▲Lancaster*•†.....Coos	Drew, Jordan & Buckley.
▲Lebanon*•† ..... Grafton	C. A. DOLE.
Lisbon*•†.....Grafton	George F. Morris.
Littleton*•†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•†..Hillsboro	CYRUS H. LITTLE.
Meridith*•†..... Belknap	Bertram & Blaisdell.
Milford*•†..... Hillsboro	E. I. Kendall.
▲Nashua*•†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•†..... Sullivan	A. S. WAIT.
North Conway*•†.Carroll	See Conway.
Orford*..... Grafton	Paul Long.
▲Ossipee*•†.....Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•†... Hillsboro	J. F. Brennan.
Pittsfield*•†...Merrimack	E. A. Lane.
▲Plymouth*•†..... Grafton	Burleigh & Adams.
▲Portsmouth*•†.Rock'ham	EDWARD H. ADAMS.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•† .... Strafford	LESLIE P SNOW.
Salmon Falls*•†.Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•†... Merrimack	Almon F. Burbank.
Tilton*•†..... Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.

Town and County.	Name.
Wakefield*•†..... Carroll	Arthur L. Foote.
Walpole*•†..... Cheshire	J. G. Bellows.
Whitefield*•†..... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•†... Cheshire	H. W. Brigham.
Wolfboro*•†..... Carroll	SEWELL W. ABBOTT.
Woodsville*•†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*•†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*•†..... Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†.Atlantic	Harvey Wootton.
Atlantic Highl'ds*•† Mon.	See Asbury Park.
Barnegat*•†..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†.....Warren	GEORGE M. SHIPMAN.
Bergen Point*•†..Hudson	See Bayonne.
Beverly*•†.... Burlington	See Burlington.
Bloomfield*•†..... Essex	HARRY E. RICHARDS.
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†.Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	JOSEPH H. POWELL.
Burlington*•†.Burlington	HOWARD FLANDERS.
Butler*•†..... Morris	See Paterson.
Caldwell*•†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†.... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†.Cape M	J. M. E. Hildreth.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingswood*•..Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† .... Sussex	Henry C. Hunt.
Dover*•†.....Morris	J. H. NEIGHBOUR.
East Orange*•†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	A. Stephany.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*•†..... Salem	Abram Cochran.
Englewood*•†.....Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	FLUCK & PARKER.
Fort Lee*•..... Bergen	See Hoboken.
Franklin*•..... Essex	See Newark.
▲Freehold*•†....Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L D Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*•† .. Bergen	Wm. M. Johnson.
Hackettstown*•†.Warren	J. C. Allen.
Haddonfield*•†...Camden	Chas. R. Stevenson.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*•† ..... Hudson	See Jersey City.
Hightstown*•†.... Mercer	R. M. J. SMITH.
Hoboken*•†..... Hudson	LEWIS R. McCULLOCH.
Hopewell*•†..... Mercer	John S. Van Dike.
Irvington *† ..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•†....Hudson	FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, and Second National Banks.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*•†.....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*•†.Hunter'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HENRY S. TERHUNE.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•†.Monmouth	H. H. Wainright.
Matawan*•† ... Monmouth	See Long Branch.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Millburn*•† .....Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.

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Town and County.	Name.
Montclair*†.....Essex	EDWIN B. GOODELL.
Moorestown*†Burlingt'n	S. K. Robbins.
▲Morristown*† ....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*†_Mid'ex	HOWARD A. REYNOLDS.
New Durham*†..Hudson	See Jersey City.
▲Newton*† ..... Sussex	Theodore Simonson.
Ocean City*†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*† .....Essex	BLAKE & HOWE.
Oxford*†.....Warren	See Belvidere.
Palmyra*† ....Burlington	See Burlington.
Passaic*† .....Passaic	JOHN T. VAN RIPER.
▲Paterson*† .....Passaic	FREDERICK F. SEARING.
Paulsboro*†..Gloucester	See Woodbury.
Pemberton*†..Burlington	See Mt. Holly.
Penn Grove*†.....Salem	See Salem.
Pennington*†.... Mercer	T. D. Durling.
Perth Amboy*†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*† .. Warren	I. Blair Reiley.
Plainfield*†.....Union	CHARLES A. REED.
Pleasantville*†..Atlantic	See Atlantic City.
Point Pleasant*†.. Ocean	Thomas Curtis.
Princeton*†.....Mercer	FERGUS A. DENNIS.
Rahway*† .....Union	LESLIE LUPTON.
Raritan*† .....Somerset	See Somerville.
Redbank*†.. Monmouth	EDMUND WILSON.
Ridgewood*†.....Bergen	Cornelius Doremus.
Riverside*†.. Burlington	See Burlington.
Rockaway*†.....Morris	John F. Stickle.
Rutherford*† ....Bergen	ADDISON ELY.
▲Salem*†.....Salem	W. T. HILLIARD.
Seabright*†.. Monmouth	See Atlantic Highlands.
Sea Isle City*†.Cape May	Thos. W. Sudlum.
▲Somerville*†...Somerset	JAMES J. BERGEN.
South Amboy*†Middlesex	See Perth Amboy.
South Orange*†... Essex	See Orange.
South River*† Middlesex	See New Brunswick.
Summit*†..... Union	LEROY A. GIBBY.
Swedesboro*†Gloucester	Edgar Shivers.
▲Toms River*† .... Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*†.....Mercer	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*†..... Ocean	See Toms River.
Union*† ..... Union	See Elizabeth.
Vincentown*† Burlingtn	See Mount Holly.
Vineland*†..Cumberland	HENRY S. ALVORD.
Washington*†... Warren	William A. Stryker.
Weehawken*†.... Hudson	See Hoboken.
Westfield*†..... Union	See Elizabeth.
West Hoboken*† Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge*† Middlesex	See Rahway.
▲Woodbury*†..Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*•.....Otero	William A. Hawkins.
▲Albuquerque*†Bernalillo	JOHNSTON & FINICAL.
▲Aztec* ....San Juan	Robert C. Prewitt.
▲Carlsbad*†... .....Eddy	FREEMAN & CAMERON.
▲Clayton*† .....Union	O. T. Toombs.
Deming*†.....Grant	S. M. Ashenfelter.
East Las Vegas*†.SanMig'l	A. A. Jones
Eddy .....Eddy	See Carlsbad.
Gallup*†.....Bernalillo	L. L. Henry.
▲Hillsboro*..... Sierra	A. B. Elliott.
▲LasCruces*†. Donna Ana	S. B. Newcomb.
▲LasVegas*†.. San Miguel	W. G. HAYDEN.
▲Lincoln*.....Lincoln	E. W. HULBERT.
▲Los Lunas*† .....Valencia	See Albuquerque.
Magdalena*†.... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*†.....Colfax	CHARLES SPRINGER.
▲Roswell*† .....Chaves	Alexander J. Nisbet.
SanMarcial*†....Socorro	See Socorro.
¶▲Santa Fe*† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*†.....Grant	BARNES & APPEL.
▲Socorro*† .....Socorro	W. H. WINTER.
Springer*† .....Colfax	H. Seaberg.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
Whiteoaks*.. ....Lincoln	Watson & Lund.

NEW YORK.

Town and County.	Name.
Adams*†.....Jefferson	A. F. & T. F. Saunders.
Addison*†.....Steuben	DELMAR M. DARRIN.
Afton*† ..... Chenango	George A. Haven.
Akron*†..... Erie	Paxon & Paxon.
¶▲Albany*†.....Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*† ..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*†..Cattaraugus	W. C. Overton.
Amenia*† ..... Dutchess	George H. Swift.
Amityville*†..... Suffolk	S. P. Hildreth.
Amsterdam*†...Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*† .....Allegany	CLAYTON L. EARLEY.
Angelica*† .....Allegany	D. D. Dickinson.
Antwerp*† ..... Jefferson	John C. Trolan.
Arcade*† ..... Wyoming	G. A. Barnes.
▲Argyle* .....Washington	John B. Conway.
Attica*† .....Wyoming	O. H. & W. E. Hopkins
▲Auburn*† .....Cayuga	AMASA J. PARKER.
Aurora*† .....Cayuga	John A. Hudson.
Avoca*† .....Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† .....Suffolk	J. R. Reid.
Bainbridge*†..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*†.....Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*†.....Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*†..... Allegany	Curtis & Bliss.
Boonville*† .....Oneida	B. A. Capron.
Brewster*†..... Putnam	A. J. Miller.
Brocton*†...Chautauqua	F. C. Lewis.
Brockport*† .... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† .....Erie	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank.
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*†.. Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camboen*† ..... Onedia	P. H. FITZGERALD.
Campbell*† .....Steuben	See Corning.
Canajoharie*† ..Montg'y	H. L. Huston.
▲Cananddaigua*† .Ontario	F. H. HAMLIN.
Canaseraga*† ...Allegany	D. H. Holliday.
Canastota*† .... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† .....Putnam	George E. Anderson.
Carthage*† .....Jefferson	FRANK T. EVANS.
Castile*† .....Wyoming	E. B. Windsor.
Castleton*†...Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† .... Madison	M. H. Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*† ...Franklin	A. B. Cooney.
Chatham*† ..... Columbia	McCLELLAN & DARDESS.
Cherrycr'k*†.Chaut'qua	E. M. Curtis.
Cherry Valley*† .Otsego	S. W. Barnum.
Chester*† .....Orange	J. E. Mellick.
Chittenango*† ...Madison	Charles Kellogg.
Churchville*†....Monroe	See Brockport.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital

Town and County.	Name.
Cincinnatus*● ... Cortland	John H. Murray.
Clayton*● ..... Jefferson	W. H. REES.
Cleveland*● ..... Oswego	James Gallagher.
Clifton Springs*● Ontario	E. A. Griffith.
Clinton*● ..... Oneida	Martin & Ives.
Clyde*● ..... Wayne	George W. Cowles.
Cobleskill*● ... Schoharie	C. H. Holmes.
Cohocton*● ..... Steuben	S. J. Depew.
Cohoes*● ..... Albany	HENRY A. STRONG.
Cold Spring*● ... Putnam	W. H. Haldane.
Collegepoint*● ... Queens	Wm. Sutter.
▲Cooperstown*● ... Otsego	Charles T. Brewer.
Corning*● ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*● . Orange	Daniel E. Pope.
▲Cortland*● ..... Cortland	DOUGHERTY & MILLER.
Coxsackie*● ..... Greene	See Catskill.
Crown Point*● ..... Essex	See Port Henry.
Cuba*● ..... Allegany	J. C. Loggett.
Dansville*● .. Livingston	B. G. FOSS.
Dayton*● ... Cattaraugus	N. M. Allen.
▲Delhi*● ..... Delaware	Wagner & Fisher.
Depew*● ..... Erie	See Lancaster.
Deposit*● ..... Broome	C. E. Scott.
Deruyter*● ..... Madison	W. E. Burdick.
Dobb's Ferry*● Westch'r	Townsend & McClelland.
Dolgeville*● ... Herkimer	Geo. P. Ward.
Dover Plains*● . Dutchess	See Poughkeepsie.
Dundee*● ..... Yates	L. J. WILKIN.
Dunkirk*● .. Chautauqua	STEARNS & WARNER.
Earlville *● .... Chenango	S. B. Cloyes.
East Aurora *● ..... Erie	FRANK R. WHALEY.
E. Bloomfield*† . Ontarie	See Canandaigua.
East Hampton*● . Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*● ..... Otsego	U. G. Welch.
▲Elizabethtown*† ... Essex	A. K. Dudley.
Ellenville*● ..... Ulster	G. G. & J. B. Keeler.
Ellicottville*● Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*● ..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*● ..... Madison	See Morrisville.
Fairport*● ..... Monroe	See Rochester.
Farmer*● ..... Seneca	See Ovid.
Far Rockaway*● . Queens	See Jamaica.
Fayetteville*● Onondaga	Clarence Austin.
Fillmore*● ..... Allegany	R. L. Richardson.
Fishkill*● ..... Dutchess	See Poughkeepsie.
Fishkill onHds'n*● Dutc's	J. F. Schlosser.
Flushing*● ..... Queens	M. D. GOULD.
▲Fonda*● .... Montgomery	J. S. Sitterley.
Forestville*● Chautauq'a	A. W. Hull.
Fort Ann*● Washington	See Sandyhill.
Fort Edward*● Wash'ton	A. D. Wait.
Fort Plain*● Montgom'ry	D. C. Shults.
Frankfort*● ... Herkimer	H H. Ingham.
Franklin*● ..... Delaware	L. F. Raymond.
Franklinville*● Cattar'us	George E. Spring.
Fredonia*● . Chautauqua	B. F. SKINNER.
Freeport*● ..... Nassau	George Wallace.
Friendship*● ... Allegany	A. L. Elliott.
Fulton*● ..... Oswego	MEAD & STRANAHAN.
Fultonville*● Montgom'y	R. B. Fish.
Gainesville*● .. Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*● ..... Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† .... Otsego	See Cooperstown.
Glencove*● ..... Nassau	E. T. Payne.
Glens Falls*● .... Warren	A. J. CHERITREE.
Gloversville*● .... Fulton	BAKER & BURTON.
▲Goshen*● ..... Orange	J W. GOTT.
Gouverneur*● . St. Law'ce	Conger & Orvis.
Gowanda*● . Cattaraugus	F. J. Blackman.
Granville*● . Washington	S. E. Everets.
Greene*● .... Chenango	M. F. Porter.
Greenport*● ..... Suffolk	LE ROY E. RAYNOR.
Greenwich*● Washingt'n	C. C. Vankirk.
Groton*● ..... Tompkins	H. S. Hopkins.
Hamburg*● ..... Erie	Fayette Kelly.
Hamilton*● ..... Madison	Joseph Mason.
Hammondsport*● . Steu'n	W. S. Drew.
Hancock*● ..... Delaware	Frank Taylor.
Hannibal*● ..... Oswego	D. D. Metcalf.
Havana ..... Schuyler	See Watkins.
Haverstraw*● . Rockland	THOMAS H. LEE.
Hempstead*● ..... Nassau	A. R. Griffin.
▲Herkimer*● ... Herkimer	C. E. SNYDER.
Hermitage* .... Wyoming	See Warsaw.
Hobart*● ..... Delaware	Edward O'Connor.
Holland*● ..... Erie	See East Aurora.
Holland Patent*● Oneida	W. J. Williams.
Holley*● ..... Orleans	H. O. Jones.
Homer*● ..... Cortland	E. L. Stone.
Honeoye Falls*● . Monroe	C. A. Stuart.
Hoosick Falls*● Rensse'r	GEO. E. GREENE.
Hornellsville*● .. Steuben	BEARD & ALLEN.
Horseheads*● .. Chemung	D. C. Curtis.
▲Hudson*● ..... Columbia	ISAAC N. COLLIER.
Hume* ..... Allegany	E. E. & G. W. Harding.

Town and County.	Name.
Huntington*● ... Suffolk	THOMAS YOUNG.
Ilion*● ..... Herkimer	Thomas & A. D. Richardson.
▲Ithaca*● ..... Tompkins	G. B. DAVIS.
▲Jamaica*● ..... Queens	WILLIAM W. GILLEN.
Jamestown*● . Chautau'a	FOWLER & WEEKS.
▲Johnstown*● ..... Fulton	FRED LINUS CARROLL.
Jordan*† ..... Onondaga	John McLaughlin.
Keeseville*● ..... Essex	Hewitt & Wolcott.
Kinderhook*● Columbia	Gerrit S. Collier.
▲Kingston*● ..... Ulster	JOHN G. VAN ETTEN.
Lake Geo. Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*● ..... Erie	H. B. Van Peyma.
Lansingburg*●† . Rensse'r	H. N. GREENE.
Leroy*● ..... Genesee	W. H. Smith.
Liberty*● ..... Sullivan	D S. Hill.
Lima*● ..... Livingston	H. H. Thompson
Littlefalls*● .. Herkimer	RAYMOND D. FULLER.
▲Little Valley*●. Cattar'us	Ernest H. Woodruff.
Livonia*● ..... Livingston	Charles Ward.
Locke*● ..... Cayuga	See Moravia.
▲Lockport*● ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*● Qu'ns	MANLEY & WADLEY.
▲Lowville*● ..... Lewis	Fred. C. Schraub.
▲Lyons*● ..... Wayne	DWIGHT S CHAMBERLAIN.
Madrid*● .... St. Lawrence	F. J. Merriman.
▲Malone*● ..... Franklin	GILBERT & WELLS.
Mamaroneck*● Westc'ter	See New Rochelle.
Marathon*● ..... Cortland	John H. Miller.
Margaretville*†. Delaware	A. P. Carpenter.
Massena*† ... St. Lawrence	H. B. Chase.
Matteawan*● .. Dutchess	S. K. Phillips.
▲Mayville*●.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*●†. Sarat'a	J. F. Terry.
Medina*● ..... Orleans	Filkins & Coe.
Mexico*† ..... Oswego	C. I. Miller.
Middleburg*●. Schoharie	Dow Beekman.
Middleport*●† .... Niagara	G. F. Thompson.
Middletown*● .... Orange	DILL & COX.
Milford*● ..... Otsego	J. V. Guernsey.
Millbrook*● ... Dutchess	See Poughkeepsie.
Millerton*● .... Dutchess	Collins Sheldon.
Mineola*● ..... Nassau	GEORGE B. STODDART.
Mohawk*● .... Herkimer	James B. Rafter.
▲Monticello*●† .... Sullivan	Timothy F. Bush.
Montour Falls*● Schuyler	Frank Johnson.
Moravia*● ..... Cayuga	S. E. Day.
Morris*† ..... Otsego	M. L. Bridges.
Morrisania*† .. New York	See New York City.
▲Morrisville*● .... Madison	H. B. Coman.
Mt. Kisco*● Westchester	See New Rochelle.
Mt. Morris*●. Livingston	John M. Hastings.
Mt. Vernon*●.. Westc'ter	FRANK A. BENNETT.
Naples*● ..... Ontario	Lincoln & Lincoln.
Newark*● ..... Wayne	M. I. Greenwood.
New Berlin*●. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
Newburg*● ..... Orange	A. H. F. SEEGER.
▲New City*● .... Rockland	See Spring Valley.
New Paltz*● ..... Ulster	J. N. Vanderlyn.
Newport*●† ..... Herkimer	C. L. Fellows.
New Rochelle*● Westch'r	LINCOLN G. BACKUS.
▲New York City*● N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H. Rothwell. Cable address, "Carswal."
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲New York City*† N. Y'k (*Continued.*)	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.
" ..... "	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*† ..... Broome	See Deposit.
North Collins*†..... Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*†..... Suffolk	C. B. Partridge.
N. Tonawanda*†. Niagara	WARNER & LINDSAY.
Northville*†..... Fulton	Lee S. Anibal.
▲Norwich*† .... Chenango	GEO. W. RAY.
Norwood*†. St. Lawrence	Willis J. Fletcher.
Nunda*†..... Livingston	E. C. Olney.
Nyack*†..... Rockland	See Haverstraw.
Oakfield*†..... Genesee	B. F. Hawes.
Ogdensburg*†St. L'w'nce	MALBY & LUCEY.
Olean*† ..... Cattaraugus	FRED L. EATON.
Oneida*†..... Madison	H. W. COLEY.
Oneonta*†..... Otsego	George M. Bristol.
▲Oswego*†..... Oswego	COON & BENTLEY.
▲Ovid*†..... Seneca	Benjamin Franklin
▲Owego*†..... Tioga	CLARK & TRUMAN.
Oxford*† ..... Chenango	W. H. Hyde.
Oyster Bay*†..... Nassau	Herbert L. Fordham.
Painted Post*†.. Steuben	See Corning.
Palmyra*†..... Wayne	H. R. DURFEE.
Parish*†..... Oswego	H. D. Nutting.
Patchogue*†† ..... Suffolk	Walter H. Jaycox.
Pawling*†..... Dutchess	W. Downing.
Peekskill *† Westchester	LENT & HERRICK.
▲Penn Yan*†..... Yates	JOHN T. KNOX.
Perry*†..... Wyoming	Morris A. Lovejoy.
Phelps*†..... Ontario	Samuel S. Partridge.
Philadelphia*†. Jefferson	J. F. Larue.
Phœnix*†..... Oswego	A. J. BROWN.
Pike* ..... Wyoming	G. S. Van Gorder.
Pine Plains*†.. Dutchess	Frank Eno.
▲Plattsburg*†..... Clinton	RILEY & HEALEY.
Poland*†..... Herkimer	Milton Howe.
Port Chester*†W'stch't'r	JEROME A. PECK.
Port Henry*†..... Essex	Rowe & Pyrke.
Port Jefferson*†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*†† .... Orange	WILLIAM H. CRANE.
Potsdam*†. St. Lawrence	A. X. Parker.
▲Poughkeepsie*†Dutchess	CHARLES F. COSSUM.
Prattsburg*● ..... Steuben	James Flaherty.
Pulaski*†..... Oswego	S. C. HUNTINGTON.
Randolph*†. Cattaraugus	Crowley & Terry.
Redcreek*†..... Wayne	C. O. Peterson.
Red Hook*†..... Dutchess	J. W. Elseffer.
Rensselaer●.... Rensselaer	See Troy.
Rhinebeck*† .... Dutchess	A. Lee Wager.
Richfield Springs*†O'ego	J. D. Reed.

Town and County.	Name.
▲Richmond*† ....Richmond	See New York City.
Richmondville*†..S'h'rie	E. A. Dox.
Ripley*†† .... Chautauqua	See Jamestown.
▲Riverhead*† ..... Suffolk	ERNEST W. TOOKER.
▲Rochester*† ..... Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*†† Nas'u	John Lyon.
Rome*†..... Oneida	A. DELOS KNEELAND.
Rondout*†† ..... Ulster	JOHN G. VAN ETTEN.
Roslyn*†† ..... Nassau	Eastman & Eastman.
Rushford*†..... Allegany	R. B. Lanning.
Sag Harbor*†† .... Suffolk	George C. Raynor.
Salamanca*† Catt'raugus	ANSLEY & SPENCER.
Salem*†† ..... Washington	Fred Fraser.
Sandycreek*● .... Oswego	U. Bartlett.
Sandyhill*†..... Wash'ton	D. J. Sullivan.
Saranac Lake*† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*Sarat'ga	C. S. & C. C. LESTER.
Saugerties*†† ..... Ulster	M. F. KENNEY.
Sayville*†..... Suffolk	See Patchogue.
▲Schenectady*†† .Sc'n't'dy	EVERETT SMITH.
Schenevus*†..... Otsego	Graham & Baldwin.
▲Schoharie*†...Schoharie	C. W. Hinman.
Schuylerville*†. Saratoga	W. E. Bennett.
Scio*†..... Allegany	See Wellsville.
Seneca Falls*†.... Seneca	HAMMOND & HAMMOND.
Sherburne*†... Chenango	Charles A. Fuller.
Sherman*†† .. Chautauqua	See Jamestown.
Shortsville*†† .... Ontario	W. C. Ellis.
Sidney*†..... Delaware	WILLIAM THORP.
Silver Creek*†. Ch'ta'qua	C. G. Babcock.
Sinclairville*†. Ch'ta'qua	O. Edson.
Sing Sing*†. Westchester	SAMUEL WATSON.
Skaneateles*†. Onondaga	C. R. Milford.
Sodus*†..... Wayne	B. C. Reede.
Southampton*†.. Suffolk	Henry H. Chatfield.
Southold*†..... Suffolk	Albert C. Case.
Spencer*†..... Tioga	C. O. Seaburg.
Springville*†..... Erie	E. A. Scott.
Stamford*†† .... Delaware	C. L. Andrus.
Stapleton*†.... Richmond	JOHN WIDDECOMBE.
St. Johnsville*† Mtg'm'ry	Charles A. Stone.
Stockton*.... Chautauqua	See Dunkirk.
Suspension Bridge*†N'g'a	See Niagara Falls.
▲Syracuse*† .... Onondaga	WILSON, COBB & RYAN. Refer to Merchants National Bk.
Tarrytown*†Westchest'r	H. C. GRIFFIN.
Theresa*†..... Jefferson	C. A. Van Allen.
Ticonderoga*†..... Essex	H. D. Hoffnagle.
Tonawanda*†† ..... Erie	Harrington & Premus.
▲Troy*†..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*†. Tom'k's	J. A. Milne.
Truxton*†..... Cortland	A. L. Kenney.
Unadilla*†..... Otsego	See Oneonta.
Union Springs*†. Cayuga	Arthur M. Seekel.
▲Utica*†..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*†..... Oneida	S. S. Judson.
Victor*†..... Ontario	Ellis A. Griffith.
Walden*†..... Orange	A. S. Embler.
Walton*†..... Delaware	Fancher & White.
Wappinger's Falls*†Duc's	George Wood.
Warrensburg*†.. Warren	L. E. REOUX.
▲Warsaw*†..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*†..... Orange	F. V. Sanford.
Waterford*†.... Saratoga	F. A. Martin.
▲Waterloo*†..... Seneca	FREDERICK L. MANNING.
▲Watertown*†.. Jefferson	HARVEY W. STEELE.
Waterville*†..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*†..... Schuyler	CHARLES M. WOODWARD.
Waverly*†..... Tioga	F. E. HAWKES.
Wayland*†..... Steuben	Clark & Pratt.
Weedsport*†..... Cayuga	A. W. Shurtleff.
Wellsville*†..... Allegany	CHURCH & CHURCH.
Westchester*† W'chester	See New Rochelle.
Westfield*†. Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*† H'kimer	M. M. Crandall.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Whitehall*•†..Washington	A. D. BARTHOLOMEW.
▲White Plains*•†W'chester	ROBERT E. FARLEY.
Williamson*•†.....Wayne	Jacob Brower.
Wolcott*•†.....Wayne	E. H. Kellogg.
Woodhaven*•†.....Queens	Wm. F. Wykoff.
Worcester*•†.....Otsego	Holmes & Waterman.
Yonkers*•†..Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†.....Stanly	J. M. Brown.
Ansonville.....Anson	See Wadesboro.
▲Ashboro*•†.....Randolph	WILLIAM C. HAMMER.
▲Asheville*•†....Buncombe	CHARLES A. MOORE.
Aurora*.....Beaufort	See Washington.
▲Bakersville*.....Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*†.....Carteret	C. R. THOMAS.
▲Boone*.....Watauga	E. S. Caffey.
▲Brevard*.....Transylvania	W. B. Duckworth.
▲Bryson City*•†.....Swain	Bryson & Black.
▲Burgaw*•†.....Pender	R. G. Grady.
Burlington*•†..Alamance	Charles E. McClean.
▲Burnsville*.....Yancey	McElroy & Moore.
▲Camden•.....Camden	C. M. Ferebee.
▲Carthage*•†.....Moore	F. W. J. ADAMS.
Chapel Hill*•†.....Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•†.....Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	See Hendersonville.
▲Concord*•†.....Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*•†..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson*..... Surry	T. W. Folger.
Dunn*•†..... Harnett	J. C. Clifford.
▲Durham*•†..... Durham	BOONE & BRYANT.
▲Edenton*•†..... Chowan	Pruden & Pruden.
▲Elizabeth City*•†.Pasqu'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*•†.....Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin*..... Macon	Jones & Johnson.
Gastonia*•†..... Gaston	A. G. Manguin.
▲Gatesville*..... Gates	L. L. Smith.
▲Goldsboro*•†..... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•†..... Pitt	Jarvis & Blow.
▲Halifax*•†..... Halifax	Thomas H. Hill.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*•†..... Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†..Perquimans	See Edenton.
Hickory*•†..... Catawba	Thomas M. Hufham.
High Point*•†....Guilford	E. D. STEELE.
▲Hillsboro*•†..... Orange	John W. Graham.
▲Jackson*....Northampton	R. S. Peebles.
▲Jacksonville*•†..... Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesboro*•†..... Moore	W. E. Murchison.
▲Kenansville*..... Duplin	H. R. Koonegay.
Kings Mountain*•†Clevl'd	See Gastonia.
▲Kinston*•†..... Lenoir	W. D. POLLOCK.
La Grange*•†..... Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•†Rockingham	See Reidsville.
▲Lenoir*•†..... Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*•†.... Lincoln	A. L. Quickel.
Littleton*•†..... Halifax	S. G. Daniel.
▲Louisburg*•†..... Franklin	T. W. Beckett.
▲Lumberton*•†.... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo*.....Dare	J. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•†..... Madison	J. A. Hendrick.
Milton*•†..... Caswell	L. M. Warlick.
▲Mocksville*•†..... Davie	E. L. Gaither.
▲Monroe*•†..... Union	R. R. Redwine.
▲Morganton*•†..... Burke	Avery & Ervin.
Mountairy*•†..... Surry	Carter & Lewellyn.
▲Murphy*•†..... Cherokee	R. L. Cooper.
▲Nashville•† ..... Nash	R. A. P. Cooley.
▲Newbern*•† ..... Craven	O. H. GUION.
▲Newton*•†..... Catawba	W. B. Gaither.
No. Wilkesboro*•†. Wilkes	See Wilkesboro.
▲Oxford*•†..... Granville	HICKS & MINOR.
Pilotmountain*•†...Surry	Holcomb & McGuffin.
▲Pittsboro*•†..... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•†..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
¶▲Raleigh*•† ..... Wake (*Continued.*)	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville*..... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	MORRISON & WHITLOCK.
Rocky Mount*•† Edg'mbe	WOODARD & THORP.
▲Roxboro*•†..... Person	MERRITT & CARLTON.
▲Rutherfordton*•†Ruth'fd	S. Gallert.
Salem*•†.....Forsyth	See Winston-Salem
▲Salisbury*•†..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelby*•†.....Cleveland	Webb & Webb.
▲Smithfield*•†.... Johnston	E. W. Pon.
▲Snowhill*..... Greene	L. T. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*†....Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
Spring Hope*•†..... Nash	See Nashville.
▲Statesville*•†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†....Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton*..... Jones	See Jacksonville.
▲Troy*•†..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*•† ..... Warren	H. A. Bond.
▲Washington*•†...Beaufort	B. B. NICHOLSON.
Waxhaw*•†..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*•†..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.
▲Wilkesboro*•† .... Wilkes	T. B. FINLEY.
▲Williamston*•† ... Martin	Wheeler Martin.
▲Wilmington*•† No. Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*•†..... Wilson	S. G. NEWBORN.
▲Windsor*.....Bertie	F. D. Winston.
▲Winston-Salem*•†Forsyth	EUGENE E. GRAY.
▲Winton*†.....Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville*..... Caswell	Johnson & Johnson.
Youngsville*•† .Franklin	See Raleigh.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*•† Richland	E. A. Munger.
Anamoose.....McHenry	See Towner.
Aneta*•†.....Nelson	See Lakota.
Ardoch*•†.....Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*•†..... Pembina	W. J. Burke.
Bisbee.....Towner	See Cando.
¶▲Bismarck*•†... Burleigh	ALLEN & COCHRANE.
Bottineau*•†... Bottineau	A. G. BURR.
Bowbells*•†..... Ward	See Towner.
Bowdon.....Wells	See Harvey.
Braddock.....Emmons	See Williamsport.
Buffalo*•†.....Cass	See Fargo.
Buxton*•†.....Traill	See Hillsboro.
Caledonia*.....Traill	See Hillsboro.
▲Cando*•†..... Towner	FRANK D. DAVIS.
▲Carrington*•†..... Foster	R. A. BILL.
Casselton*•†..... Cass	See Fargo.
Cavalier*•†..... Pembina	See St. Thomas.
Christine*•† .... Richland	See Wahpeton.
Church's Ferry*•†Ramsey	See Devil's Lake.
Clifford*•† ..... Traill	See Mayville.
Conway*•† ..... Walsh	See Grafton.
▲Cooperstown*•† .. Griggs	DAVID BARTLETT.
Courtenay*•†...Stutsman	J. C. Parks.
Crary*•†..... Ramsey	Edgar Anderson.
Crystal*•†..... Pembina	See St. Thomas.
Cumings*•† ..... Traill	See Hillsboro.
Davenport*•† ..... Cass	See Fargo.
Dazey*•† ..... Barnes	See Valley City.
Delamere.....Sargent	See Milnor.
▲Devil's Lake*•†...Ramsey	BRENNAN & KENNEDY.
▲Dickinson*•†..... Stark	JAMES G. CAMPBELL.
Drayton*•†..... Pembina	Robert Ferguson.
Dresden..... Cavalier	See Langdon.
Edgeley*•†.....La Moure	C. W. Fellows.
Edinburg*•†..... Walsh	See Park River.
▲Ellendale*•†..... Dickey	JAMES M. AUSTIN.
Emerado*•†.Grand Forks	See Grand Forks.
Enderlin*•†..... Ransom	Fred Underwood.
Fairmount*•†..... Richland	Charles A. Tuttle.
▲Fargo*•†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*•†..... Wells	M. E. Wilson.
Fingal*•†..... Barnes	Thomas Casey.
Finley*•†..... Steele	F. W. Ames.
Forest River*•†.... Walsh	See Grafton.

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Town and County.	Name.
▲Forman*•†..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*†.....Grand Forks	See Grand Forks.
Glenullin*.....Morton	See Dickinson.
▲Grafton*•†..... Walsh	J. E. GRAY.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*•†..... Cass	See Fargo.
Hamilton*•† .... Pembina	See St. Thomas.
Hankinson*•†... Richland	J. B. Taylor.
Hannah•†..... Cavalier	C. B. McMillan.
Harvey*•†..... Wells	OTTO GRETHEN.
Hatton*•†..... Traill	See Hillsboro.
Hebron*•†..... Morton	See Mandan.
▲Hillsboro*•†..... Traill	CARMODY & LESLIE.
Hope*•†..... Steele	C. S. SHIPPY.
Hunter*•†..... Cass	See Fargo.
Inkster*•†...Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kenmare•† ..... Ward	See Minot.
Kindred*•†..... Cass	See Fargo.
Kulm*•†..... Lamoure	A. B. Sharpe.
▲Lakota*•† ..... Nelson	A. E. SHEETS.
▲Lamoure*•† .... Lamoure	R. W. S. Blackwell.
▲Langdon*•†..... Cavalier	GEORGE M. PRICE.
Larimore*•†.Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•†..Richland	A. L. Parsons.
Linton*.....Emmons	See Williamsport.
▲Lisbon*•†..... Ransom	H. DOHERTY.
▲Mandan*•†..... Morton	E. C. Rice.
Mayville*•†..... Traill	F. W. Ames.
▲Medora*•†..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•†. Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•†..... Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon• .....Logan	See Kulm.
Neche*•† ..... Pembina	See Bathgate.
▲New Rockford*•†... Eddy	MADDUX & HAMBECHT.
New Salem*..... Morton	See Mandan.
Northwood*•†Grand F'ks	M. G. MEYER.
Oakes*•† ..... Dickey	George H. Fay.
Omemee*•..... Bottineau	See Towner.
Osnabrock*•† ... Cavalier	See Milton.
Page*•†..... Cass	See Fargo.
Park River*•†..... Walsh	G. W. Young.
▲Pembina*•†..... Pembina	W. J. Kneeshaw.
Portland*•† ..... Traill	G. A. White.
Reynolds*•†.Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•†..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*•†..... Ransom	C. A. Graun.
▲Sherbrooke*.....Steele	George Murray.
Sheyenne*†..... Eddy	See Rockford.
▲Stanton..... Mercer	See Mandan.
▲Steele*•†..... Kidder	See Bismarck.
St. Thomas*•†... Pembina	G. S. Hager.
Thompson*•†Grand F'ks	See Grand Forks.
Tower City*•†..... Cass	See Fargo.
▲Towner*•†..... McHenry	GEORGE W. POAGUE.
▲Valley City*•†..... Barnes	BURKE & LINDLAND.
▲Wahpeton*•†....Richland	F. B. LAMBERT.
Walhalla*• .....Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•†..... Williams	R. H. Copeland.
Willow City*•†.Bottineau	See Towner
Wimbledon*•†.... Barnes	See Valley City.
Wishek*.....McIntosh	Wishek & Guy.
Wyndmere•†....Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*•†..... Hardin	Clark, Axline & Fess.
▲Akron*•†..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*•†..... Stark	J. W. CRANE.
Andover*•†.... Ashtabula	F. J. Bishop.
Ansonia*•†..... Darke	See Greenville.
Antioch*..... Monroe	See Woodsfield.
Antwerp*•†..... Paulding	M. A. WEKT.
Arcanum*•†..... Darke	J. B. Mundhuck.
Archbold*•† ..... Fulton	August Kuhley.
Arlington*•†.... Hancock	See Dunkirk.
▲Ashland*•†..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•†.... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.†. Ash'bula	See Ashtabula.
Ashville*•†..... Pickaway	G. W. Morrison.
▲Athens*•†..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•†..... Ross	J. G. Whitaker.
Barberton*•†..... Summit	CHARLES AMMERMAN.
Barnesville*•†... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•†..... Clermont	Frazier & Hicks.
Beach City*•†..... Stark	See Alliance.
Bedford*•† .... Cuyahoga	See Cleveland.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•†.... Logan	See Bellefontaine.
▲Bellefontaine*•†... Logan	A. JAY MILLER.
Bellevue*•† .... Sandusky	J. B. Miller.
Bellville*•.....Richland	Andrew Stevenson.
Belmont*•†..... Belmont	See St. Clairsville.
Berea*•†.....Cuyahoga	G. A. HUBBARD.
Bergholz*•.....Jefferson	John J. Watson.
Berlin Heights*•†....Erie	F. E. Conner, Jr.
Beverly*†.... Washington	J. C. Preston.
Blanchester*•† ....Clinton	P. SAVAGE.
Bloomdale*•†..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•†..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*•†..Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermillion.
Bradner*•† ..... Wood	See Bowling Green.
Bremen*•† ..... Fairfield	J. F. THOMPSON.
Bridgeport*•†... Belmont	Driggs & Heinlein.
Brooklyn*•†.....Cuyahoga	See Cleveland.
Brookville*•†Montg'mery	See Miamisburg.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•†..... Crawford	HORACE HOLBROOK.
Burton*† ..... Geauga	George W. Jacques.
Butler*•†..... Richland	W. W. Scott.
▲Cadiz*•† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*•†..... Noble	W. C. Okey.
Caledonia*•†..... Marion	See Marion.
▲Cambridge*•†.. Guernsey	J. H. MACKEY.
Camden*•†..... Preble	F. G. Shuey.
Canal Dover*•† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*•†..... Stark	A. J. Kittinger.
Canal Winchester*•† Fr'in	W. H. Lane.
Canfield*•†..... Mahoning	See Youngstown.
▲Canton*•†..... Stark	JOHN H. SPONSELLER.
Cardington*•†.... Morrow	W. P. Vaughan.
Carey*•† ..... Wyandot	H. G. Chambers.
▲Carrollton*•† ..... Carroll	FIMPLE & McDONALD.
Cedarville*•†..... Greene	Robert Hood.
▲Celina*•† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*•† .... Knox	W. O. Bowers.
Chagrin Falls*•†.Cuy'oga	E. P. Wilmot.
▲Chardon*•† .....Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*•†..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*•† ...Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Circleville*† .. Pickaway	CHARLES H. MAY.
Clarksville*† ..... Clinton	See Wilmington.
▲Cleveland*† ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston.
Clyde*† ..... Sandusky	FINCH & DEWEY.
College Corner*† . Butler	John R. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
¶▲Columbus*† ...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*† ...Ashtabula	M. R. Smith.
Continental*† ...Putnam	J. C. Madden.
Convoy*† ..... Van Wert	See Van Wert.
Corning*† ..... Perry	T. M. Potter.
Cortland*† ..... Trumbull	John J. Sullivan.
▲Coshocton*† ..Coshocton	POMERENE & POMERENE.
Covington*† ..... Miami	W. H. Nill.
Crestline*† .... Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*† ..... Licking	See Centerburg.
Cumberland*† . Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Cygnet*† ..... Wood	See Bowling Green.
Danville*† ..... Knox	Clinton M. Rice.
▲Dayton*† ...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*† ..... Logan	Huston & Curl.
▲Delaware*† .... Delaware	W. A. HALL.
Delphos*† ..... Allen	B. J. BROTHERTON.
Delta*† ..... Fulton	M. B. Cottrell.
Dennison*† ..Tuscarawas	A. W. Elson.
Deshler*† ..... Henry	D. D. Donovan.
Doylestown*● ..... Wayne	James B. Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*† ..... Hardin	G. B. Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty*● ..... Logan	See De Graff.
East Liverpool*† . Col'bia	WILLIAM H. VODREY.
East Palestine*† .. Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*† ..... Williams	See Bryan.
Edon*† ..... Williams	See Montpelier.
Eldorado*† ..... Preble	See Waverly.
Elmore*† ..... Ottawa	George W. Keightley.
▲Elyria*† ..... Lorain	E. G. JOHNSON.
Euclid*† ..... Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*† ..... Hancock	M. C. SHAFER.
Flushing*† ..... Belmont	A. M. Brown.
Forest*† ..... Hardin	Russell Price.
Fort Recovery*† . Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† .. Knox	See Mount Vernon.
Freeport*† ..... Harrison	B. W. Rowland.
▲Fremont*† ..... Sandusky	JAMES H. FOWLER.
Galion*† ..... Crawford	R. W. Johnston.
▲Gallipolis*† ..... Gallia	HOLLIS C. JOHNSTON.
Gambier*† ..... Knox	See Mount Vernon.
Garrettsville*† .. Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*† . M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L. Hart.
Girard*† ..... Trumbull	R. W. Deemer.
Glenville*† .... Cuyahoga	See Cleveland.
Glouster*† ..... Athens	A. A. Amos & Bro.
Grafton*† ..... Lorain	See Elyria.
Granville*† ..... Licking	E. J. Dorsey.
Greenfield*† .... Highland	DICKEY & HEISKELL.
Greenspring*† .... Seneca	C. S. Burton.
▲Greenville*† ..... Darke	ANDERSON & BOWMAN.
Greenwich*† ..... Huron	T. K. Strimple.
Groverhill*† ... Paulding	R. W. Pickering.
▲Hamilton*† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*† ..... Wyandot	See Upper Sandusky.
Harrison*† ..... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*† .... Defiance	L. E. Griffin.
Highland*† ..... Highland	See Leesburg.
▲Hillsboro*† .... Highland	STEELE & SAMS.
Holgate*† ..... Henry	E. F. Thompson.
Hubbard*† ..... Trumbull	Milton B. Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† ..... Erie	C. M. Ray.
▲Ironton*† ..... Lawrence	CORN & THOMPSON.
▲Jackson*† ..... Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† ..... Greene	W. A. Paxson.
▲Jefferson*† .... Ashtabula	BABCOCK & TAYLOR.
Jeffersonville*† . Fayette	E. L. Bush.
Jewett*† ..... Harrison	See Cadiz.
Johnstown*† .... Licking	G. W. Lewis.
Kalida* ..... Putnam	See Columbus Grove.
Kent*† ..... Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*† ..... Ross	See Chillicothe.
Kinsman*† ..... Trumbull	J. W. Roberts.
Lagrange*† ..... Lorain	See Wellington.
▲Lancaster*† .... Fairfield	G. E. MARTIN.
Larue*† ..... Marion	See Marion.
▲Lebanon*† ..... Warren	W. F. ELTZROTH.
Leesburg*† .... Highland	George T. Hardy.
Leetonia*† .. Columbiana	C. D. Dickinson.
Leipsic*† ..... Putnam	Jacob Werner.
Lewisburg*† ..... Preble	See Eaton.
Lexington*† .... Richland	See Mansfield.
Liberty Center*†. Henry	See Napoleon.
▲Lima*† ..... Allen	CABLE & PARMENTER.
▲Lisbon*† .... Columbiana	J. R. MARTIN.
Lockland*† .... Hamilton	Thompson & Gorman.
Lodi*† ..... Medina	See Cresson.
▲Logan*† ..... Hocking	Seth Weldy.
▲London*† ..... Madison	Durflinger & Emery.
Lorain*† ..... Lorain	FRANK COLEMAN.
Loramie* ..... Shelby	See St. Mary.
Loudonville*† .. Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*† ... Highland	E. M. Wiggins.
Madison*† ..... Lake	M. B. Cook.
Magnolia*† ..... Stark	See Canton.
Malta*† ..... Morgan	Newell Corner.
Malvern*† ..... Carroll	See Minerva.
Manchester*† .... Adams	WILLIAM ANDERSON.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*†Belmont	F. R. Sedgwick.
Martinsville*† ... Clinton	A. Harris.
▲Marysville*† ..... Union	F. T. ARTHUR
Mason*† ..... Warren	See Lebanon.
Massillon*† ..... Stark	BALDWIN & YOUNG.
Maumee*† ..... Lucas	A. W. Eckert.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† ..... Hancock	W. E. Cooper.
▲McConnelsville*†Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† ..... Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† ..... Meigs	Ira Graham.
Middletown*† .. Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*† ..... Clermont	S. A. West.
Milford Center*† .. Union	See Marysville.
▲Millersburg*† .... Holmes	Reed & Hanna.
Mineral Point*†Tusc'was	W. M. Tracy.
Minerva*† ..... Stark	J. F. Jerome.
Minster*† ..... Auglaize	See St. Marys.
Monroeville*† .... Huron	John P. Cornell.
Montpelier*† .. Williams	E. C. PECK.
Morrow*† ..... Warren	T. C. Welch.
Moscow*● ..... Clermont	See Felicity.
▲Mt. Gilead*† .... Morrow	L. K. Powell.
Mt. Pleasant*† .. Jefferson	See Steubenville.
Mt. Sterling*† .. Madison	Mitchel & Tanner.
▲Mt. Vernon*† ..... Knox	WILLIAM M. KOONS.
Mt. Victory*† .... Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† ..... Stark	See Canton.
Nelsonville*† ..... Athens	Asaher Buckley.
Nevada*† ..... Wyandot	L. B. Reed.
▲Newark*† ..... Licking	FREDERIC M. BLACK.
New Bremen*† . Auglaize	See St. Mary.
New Carlisle*† ..... Clark	R. H. Runnells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*†Pickaway	CHARLES H. MAY.
▲New Lexington*† .. Perry	TUSSING & KELLY.
New London*† .... Huron	R. C. Powers.
New Madison*† .... Darke	Thomas Eubanks.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*† . Tus'as	NEELY & PATRICK.
New Richmond*● . Cler'nt	F. A. Roberts.
New Vienna*† ... Clinton	F. W. Kelly.
New Washin'n*† . Craw'd	H. M. Cory.
Niles*† ..... Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore*.. Wood	S. P. HARRISON.
North Fairfield*... Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	G. T. & H. L. STEWART.
Oakharbor*† .... Ottawa	John Duff.
Oak Hill*† ..... Jackson	J. E. Jones.
Oberlin*† ..... Lorain	W. B. BEDORTKA.
Ohio City*† ... Van Wert	See Van Wert.
Orrville*† ..... Wayne	T. W. Orr.
Orwell* ..... Ashtabula	Babcock & Taylor

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Osborn*† ..... Greene	R. H. Swadner.
Ostrander*† ... Delaware	See Delaware.
▲Ottawa*† ..... Putnam	G. W. RISSER.
Oxford*† ..... Butler	E. E. Williams.
▲Painesville*† ..... Lake	W. A. BREED.
Pataskala*† ..... Licking	See Newark.
▲Paulding*† ..... Paulding	SNOOK & SAVAGE.
Payne*† ..... Paulding	M. B. Everitt.
Peebles*† ..... Adams	J. R. B. Kessler.
Pemberville*† ..... Wood	J. S. Hoyman.
Perrysburg*† ..... Wood	T. E. Bowers.
Pioneer* ..... Williams	See Montpelier.
Piqua*† ..... Miami	JOHN C. GEYER.
Plain City*† ..... Madison	H. C. Black.
Pleasant City*† Guernsey	L. S. Garber.
Plymouth*† .... Richland	F. D. Gunsoullus.
Poland* ..... Mahoning	See Youngstown.
▲Pomeroy*† ..... Meigs	O. L. BRADBURY.
▲Port Clinton*† ... Ottawa	S. P. Alexander.
▲Portsmouth*† ..... Scioto	NOAH J. DEVER.
Prairie Depot* ..... Wood	FRANK GRAHAM.
Prospect*† ..... Marion	See Marion.
Quaker City*† . Guernsey	J. L. Douglas.
▲Ravenna*† ..... Portage	J. H. NICHOLS.
Richwood*† ..... Union	JOHN F. MILLAR.
Ripley*† ..... Brown	W. D. YOUNG.
Rockford*† ..... Mercer	A. G. Stewart.
Roseville*† .. Muskingum	Wm. Dunn.
Rushsylvania*† ... Logan	See West Mansfield.
Sabina*† ..... Clinton	J. M. Morton.
Salem*† ..... Columbiana	W. W. HALE.
Salineville*† Columbiana	Ashford & McCormick.
▲Sandusky*† ..... Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*† ..... Brown	See Georgetown.
Scio*† ..... Harrison	Easton Randolph.
Seville*† ..... Medina	Lee Elliott.
Shanesville*† . Tuscarawas	JOHN DOERSCHUK.
Shelby*† ..... Richland	Skiles & Skiles.
Sherodsville*† ... Carroll	See Carrollton.
Sherwood*† .... Defiance	W. W. Huff.
Shiloh*† ..... Richland	See Mansfield.
Shreve*† ..... Wayne	L. D. Cornell.
▲Sidney*† ..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*† ..... Perry	Owen Yost.
Somerton*† ... Belmont	See Bellaire.
South Charleston*† Clark	Charles E. Ballard.
Spencer*† ..... Medina	Frank Heath.
Spencerville*† ..... Allen	J. M. Bailey.
▲Springfield*† ..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*● .... Greene	Marcus Shoup.
▲St. Clairsville*† . Belmont	A. H. & W. MITCHELL.
▲Steubenville*† . Jefferson	Rogers & McCausien.
St. Mary*† ..... Auglaize	D. F. Mooney.
St. Paris*† ... Champaign	C. E. Buroker.
Strasburg*† . Tuscarawas	Philip G. Garver.
Stryker*† ..... Williams	J. T. Heater.
Sunbury*† ..... Delaware	C. C. Brooks.
Swanton*† ..... Fulton	G. W. Humphrey.
Sycamore*† .... Wyandot	R. S. Gallaher.
Sylvania*† ..... Lucas	W. E. CHAPPLE.
Thornville*† ..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis
▲Tiffin*† ..... Seneca	RUNN & ROYER.
Tippecanoe City*† Miami	E. H. Kerr.
Tiro*† ..... Crawford	See Bucyrus.
▲Toledo*† ..... Lucas	HAMILTON & KIRBY, 412, 413 Gardner Bldg. Refer to any bank in Toledo.
" ..... "	HARRIS&HARRIS, Spitzer Bldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, 8 5-518 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*† ..... Jefferson	See Steubenville.
▲Troy*† ..... Miami	J. A. DAVY.
Uhrichsville*† . Tuscara's	W. B. STEVENS.
▲Up. Sandusky*† Wyandot	Carey & Parker.
▲Urbana*† .... Champaign	WAITE & DEATON.
Utica*† ..... Licking	G. M. Sipe.
▲Van Wert*† ... Van Wert	BLACHLY & MATTHIAS.
Vermilion*† ..... Erie	H. R. Williams.
Versailles*† ..... Darke	A. Calderwood.
Wadsworth*† .... Medina	E. S. Pardee.
Wakeman*† ..... Huron	See Norwalk.
Waldo*† ..... Marion	See Marion.
▲Wapakoneta*† . Auglaize	GOEKE & HOSKINS.
▲Warren*† ..... Trumbull	T. H. GILMORE
▲Washington C.H.*† Fay'te	A. R. CREAMER.
▲Wauseon*† ..... Fulton	Fuller & Handy.
▲Waverly*† ..... Pike	John A. Eylor.
Waynesville*† ... Warren	J. G. Keys.
Wellington*† ..... Lorain	G. L. BLINN.
Wellston*† ..... Jackson	T. S. Hogan.
Wellsville*† . Columbiana	F. L. WELLS.
West Alexandria*† . Preb.	Oscar Sheppard.
Westerville*† .. Franklin	H. T. Sibel.
West Farmington*† Trum	See Warren.
West Jefferson*† Mad'on	See London.
West Liberty*† .... Logan	R. N. Jordan.
West Manchester*† Preb.	See Eaton.
West Mansfield*† . Logan	P. M. Kelar.
West Milton*† .... Miami	Kessler & Kessler.
Weston*† ..... Wood	John M. Stricker.
West Salem*† .... Wayne	T. B. Keeler.
▲West Union*† ..... Adams	F. D. Bayless.
West Unity*† .... Williams	G. C. Rings.
Wharton*† ..... Wyandot	See Carey.
Williamsb'rg*† Clermont	John S. Davidson.
Williamsport*● . Pickaway	See Circleville.
Willoughby*† ..... Lake	W. McLaughlin.
Willshire*† .... Van Wert	See Van Wert.
▲Wilmington*† ... Clinton	SMITH & SAVAGE.
Wilmot*† ..... Stark	W. S. Putman.
Winchester*† ..... Adams	T. C. Downey.
▲Woodsfield*† ..... Monroe	MALLORY & JEFFERS.
Woodstock*† Champaign	See Urbana.
▲Wooster*† ..... Wayne	McCLURE & SMYSER.
Worthington*† . Franklin	J. T. Miller.
▲Xenia*† ..... Greene	LITTLE & SPENCER.
Yellowsprings*† . Greene	S. W. Dakin.
▲Youngstown*† . Mahoni'g	W. R. GRAHAM.
▲Zanesville*† . Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

▲Alva*† ..... Woods	T. J. WOMACK.
▲Arapaho* ..... Custer	T. S. Hunt.
Augusta* ..... Woods	See Alva.
▲Beaver* ..... Beaver	J. R. Linley.
Billings ..... Noble	See Perry.
Blackwell*† ..... Kay	TETIRICK & ROSE.
Braman* ..... Kay	See Newkirk.
▲Chandler* ..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland* ..... Pawnee	G. T. GRAVES.
▲Cloudchief* ..... Washita	HENRY N. BERRY
Cushing* ..... Payne	See Chandler.
Earlsboro*● Pottawato'ie	See Tecumseh.
Edmond*† .... Oklahoma	H. H. Moose.
▲El Reno*† ..... Canadian	W. L. BAXTER.
▲Enid*† ..... Garfield	JOHN F. CURRAN.
Garber* ..... Garfield	See Enid.
Geary* ..... Blaine	Seymour Foose.
▲Grand* ..... Day	See Taloga.
¶▲Guthrie*† ..... Logan	COTTERAL & HORNOR.
Hennessey*† .. Kingfisher	L. M. Gray.
Jefferson*† ..... Grant	C. M. Keiger.
Jennings* ..... Pawnee	See Pawnee.
Kildare*† ..... Kay	See Ponca.
▲Kingfisher*† .. Kingfisher	P. S. NAGLE.
Lexington*† ... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*● . Pottawatomie	J. A. Baker.
Medford*† ..... Grant	Thomas Kearee.
Mulhall*† ..... Logan	W. H. Matthews.
Nardin*● ..... Kay	See Newkirk.
▲Newkirk*† ..... Kay	W. S. CLINE.
New Ponca ..... Kay	See Newkirk.
▲Norman*† .. Cleveland	C. W. Brewer.
North Enid*† ... Garfield	See Enid.
Oakdale* ..... Washita	See Cloudchief.
Okarche*† ..... Canadian	J. F. Crow.
▲Oklahoma*† .. Oklahoma	McMECHAN & HAYS.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*† ..... Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P. NEAL.
▲Perry*† ..... Noble	J. L. Pancrost.
Perkins* ..... Payne	Charles A. Wallace.
Ponca* ..... Kay	D. L. HUBLER.
▲Pondcreek*† ..... Grant	A. M. MACKEY.
Ripley ..... Payne	See Cushing.
Shawnee*● Pottawatomie	J. H. WOODS.
▲Stillwater* ..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*● Pottawato'ie	FREDERICK KING.
Tonkawa* ..... Kay	See Newkirk.
▲Watonga* ..... Blaine	I. H. LOOKABAUGH
Waukomis*● .... Garfield	S. S. Stevens.
Weatherford* ..... Custer	J. C. McKnight.
Wellston* ..... Lincoln	See Chandler.
▲Woodward*● . Woodward	J. R. Dean.
Yukon*† ..... Canadian	J. M. Faris.

OREGON.

▲Albany*† ..... Linn	J. R. WYATT.
Arlington*† ..... Gilliam	S. A. D. Gurley.
Ashland*† ..... Jackson	E. D. Biggs.
▲Astoria*● ..... Clatsop	FULTON BROS.
Athena*● ..... Umatilla	R. J. SLATER.
▲Baker City*† ..... Baker	See Union.
Brownsville*● ..... Linn	A. A. Tussing.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottagegrove*†.... Lane	J. E. YOUNG.
▲Dallas*†..... Polk	Butler & Townsend.
Elgin*†..... Union	N. C. McLeod.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*†..... Lane	L. BILYEU.
Forestgrove*† Wash'gt'n	See Hillsboro.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney*..... Harney	See Burns.
Harrisburg*†..... Linn	See Brownsville.
▲Heppner*†..... Morrow	G. W. PHELPS.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Union.
Independence*† .... Polk	BUTLER, TOWNSEND & POTTER.
Island City*..... Union	See Lagrande.
▲Jacksonville*†...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*†. ..... Union	WILLIAMS BROS.
▲Lakeview*..... Lake	C. A. COGSWELL.
Lebanon*†..... Linn	W. M. Brown.
Marshfield*†..... Coos	J. W. Bennett.
▲McMinnville*†.. Yamhill	R. L. CONNER.
Medford*†..... Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†..... Polk	N. L. Butler.
▲Moro*..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*†..... Malheur	Wm. Miller.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.... Umatilla	JOHN McCOURT.
▲Portland*† .. Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	SCHNABEL & SCHNABEL. Refer to Merchants Nat. Bank. General Practice in Federal and State Courts.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M. CRAWFORD.
¶▲Salem*†..... Marion	CARSON & ADAMS.
Scio*†..... Linn	See Lebanon.
Sheridan*†..... Yamhill	J. T. Simpson.
Silverton*†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter*..... Baker	Charles E. Roblin.
▲The Dalles*†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ... Tillamook	Claude Thayer.
▲Toledo*†..... Lincoln	H. Denlinger, Jr.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*†..... Umatilla	R. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*†... ..... Erie	See Erie.
Allegheny*†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*†.....Lehigh	EIRDMAN & DIEFENDERFER.
Altoona*†.....Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†.....Lebanon	Geo. B. Ulrich.
Apollo*†.....Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†.....Schuylkill	ALFRED B. GARNER.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Green.
Avonmore* Westmoreland	See Leechburg.
Bangor*†..Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	Buchanan & McConnell.
Beaverfalls*†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*†..... Bedford	MOSES A. POINTS.
▲Bellefonte*†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*†... Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*†.....Allegheny	See Pittsburg.
Berlin*†.....Somerset	See Somerset.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*†..... Chester	See West Chester.
Bethlehem*†North'a'pton	W. J. C. LOOS.
Big Run*†..... Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	See Indiana.
▲Bloomsburg*†. Columbia	GRANT HERRING.
Blossburg*†..... Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†..... Allegheny	R. E. Stewart.
Bradford*†..... McKean	W. E. BURDICK.
Bristol*†..... Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*†...Jefferson	S. A. Craig.
Brownsville*†.... Fayette	CHARLES W. BOWMAN.
Bryn Mawr*†. Montgo'ry	See Norristown.
Burgettstown*†. Washl'n	J. W. Donnan.
▲Butler*†..... Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*† Cra'd	See Meadville.
Canonsburg*†. . Washl'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale*† Lackawa'na	WILLIAM E. WATT.
▲Carlisle*†...Cumberland	J. HARVEY LINE.
Carnegie*†.... Allegheny	O. R. Cooke.
Carrolltown*.....Cambria	See Ebensburg.
Catasauqua*†..... Lehigh	A. A. Glick.
Catawissa*†. ..Columbia	W. H. RHAWN.
Centerhall*† .... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'in	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*†..... Delaware	WASHABAUGH & PENDLETON.
Chicora*†..... Butler	W. B. McBride.
Christiana*†...Lancaster	See Lancaster.
▲Clarion*†..... Clarion	WILSON & GORDON.
Claysville*†. Washington	See Washington.
▲Clearfield*†.....Clearfield	SWOOPE & PATTON.
Clintonville*†.... Venango	See Franklin.
Coalport*†.....Clearfield	See Hollidaysburg.
Coatesville*† .... Chester	W. S. Harlan.
Cochranton*† .Crawford	See Meadville.
Columbia*†.....Lancaster	WM. B GIVEN.
Conneautville*†. Crawf'd	P. C. Sheehan.
Connellsville*†. . Fayette	P. S. NEWMYER.
Conshohocken*† . Mon'm	H. M. Tracy.
Corsopolis*†...Allegheny	W. T. Treadway.
Corry*† ..... Erie	DON. F. SMITH.
▲Coudersport*† .... Potter	SAMUEL H. GLASSMIRE.
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† ..... Montour	JAMES SCARLET.
Darby*†..... Delaware	See Media.
Dawson*†..... Fayette	See Uniontown.
Delta*† ..... York	J. Howard Manifold.
Derry Sta'n*† Westmo'nd	See Greensburg.
Dillsburg*† ..... York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†.....Bucks	HENRY LEAR.
Dubois*† '.....Clearfield	W. C. PENTZ.
Duke Center*†....McKean	See Bradford.
Dunbar*† ..... Fayette	See Uniontown.
Duncannon*† ..... Perry	See New Bloomfield.
Duquesne*† ...Allegheny	CHAS. B. PAYNE.
Dushore*†..... Sullivan	ALPHONSUS WALSH.
East Berlin*† ..... Adams	See Gettysburg.
East Brady*† .... Clarion	See Clarion.
East Downington*† Ches'r	See West Chester.
East Greenville*† Mon'm	See Norrtown.
▲Easton*†.. Northampton	H. S. CAVANAUGH.
EastStroudsburg*† Monr'e	See Stroudsburg.
▲Ebensburg*†....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†..... Erie	John Proudfit.
Eldred*† ..... McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*† ..... Tioga	F. D. Selph.
Elk Lick*† ..... Somerset	See Somerset.
Ellwood City*† Lawrence	H. N. Marshall.
▲Emlenton*† .... Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
Ephrata*† .....Lancaster	A. J. Everly.
▲Erie*† ..... Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*† ..... Butler	See Butler.
Everett*† ..... Bedford	Howard Cessna.
Fayette City*† ...Fayette	See Uniontown.
Ford City*†...Armstrong	D. B. Heiner.
Forest City*† Susque'nna	James McKinney.
Foxburg*† ..... Clarion	See Clarion.
Fox Chase*. Philadelphia	See Philadelphia.
▲Franklin*† ..... Venango	B. H. OSBORNE.
Freedom*† ..... Beaver	See Beaver.
Freeland*† ..... Luzerne	J. M. Carr.
Freeport*† ...Armstrong	G. M. Hill.
Galeton*† ..... Potter	Nelson L. Allen.
Gap*† ..... Lancaster	James M. Walker.
▲Gettysburg*† ..... Adams	W. McSHERRY, JR.
Girard*† ..... Erie	C. J. Hinds.
Girardville*† . Schuylkill	See Ashland.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.
Greencastle*† ..Franklin	See Waynesboro.
▲Greensburg*† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*† .....Mercer	H. K. Daugherty.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. E. EHREHART.
¶▲Harrisburg*† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† ..... Cambria	See Ebensburg.
Hatboro*† ..Montgomery	See Lansdale.
Hawley*† .....Wayne	LAWRENCE M. ATKINSON.
Hazleton*† .....Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*† ....Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*† .....Wayne	E. C. Mumford.
Honeybrook*† ...Chester	Charles E. Griffith.
Houtzdale*† ...Clearfield	Henry Boulton.
Hughesville*†. Lycoming	William E. Crawford.
Hummelstown*†. Da'ph'n	E. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*† .... Bedford	See Bedford.
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*† ...Westmoreland	See Jeannette.
Jamestown*† ....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*† M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*† .... Lebanon	See Lebanon.
Kane*† .....McKean	A. P. Huey.
KennettSquare*† Chester	See West Chester.
Kingston*† ....Luzerne	B. W. Davis.
Kinzua*† .....Warren	See Warren.
▲Kittanning*†. Armstrong	NEALE & PAINTER.
Knox*† ..... Clarion	See Clarion.
Knoxville*† .....Tioga	Henry A. Ashton.
Kutztown*†. .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*† .Montgomery	A. R. PLACE.
Lansford*† .....Carbon	See Tamaqua.
▲Laporte*† .....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	LEE L. GRUMBINE.
Leechburg*†. Armstrong	Thomas J. Van Giesen.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*† .....Mifflin	Elder & Son.
Ligonier*† Westmorel'nd	See Greensburg.
Lincoln* .....Lancaster	See Lancaster.
Linesville*† ....Crawford	See Meadville.
Lititz*† .....Lancaster	See Manheim.
Littlestown*† ....Adams	H. C. Hinkle.
▲Lock Haven*† ....Clinton	CHARLES CORSS.
Lykens*† .....Dauphin	See Millersburg.
Mahanoy City*†. Sc'ylkill	J. J. BROWN.
Mahoningtown*†. L'rn'ce	A. L. Hogen.
Malvern*† ..... Chester	See West Chester.
Manheim*† ....Lancaster	J. B. Stroh.
Manafield*† .....Tioga	F. W. Clark.
Marietta*† .....Lancaster	D. B. Case.
Martinsburg*† .....Blair	S. B. Sysinger.
▲Mauchchunk*† ...Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*†. Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	W. A. APPLEGATE.
McKees Rocks*†. Allegh'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*† ....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† .Franklin	H. H. SPANGLER.
Meshoppen*† .Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	W. N. Koontz.
▲Middleburg*† .....Snyder	F. E. Bower.
Middletown*† ..Dauphin	A. E. BRANDT.
Mifflinburg*† .....Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*† .....Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown† .....Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Milton*†. Northumb'land	WILLIAM H. HACKENBERG.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*† Nor'mberl'd	V. AUTEN.
Mt. Jewett*† .....McKean	H. S. Rogers.
Mount Joy*† ..Lancaster	F. A. Ricker.
Mt.Pleasant*† Westm'l'd	N. A. CORT.
Mount Union*† H'nt'gd'n	See Huntingdon.
Mountville*† ....Lancaster	See Columbia.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† .....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ
Nazareth*†. Northampton	Calvin T. Smith.
New Bethlehem*†. Clar'n	D. M. Geist.
▲New Bloomfield*†. Perry	J. W. Shull.
New Brighton*† .Beaver	Harry Calhoon.
▲New Castle*†. .Lawrence	J. NORMAN MARTIN.
New Holland*† Lancast'r	A. W. Snader.
NewKensing'n*† W's'm'd	See Allegheny.
New Oxford*† ...Adams	See Hanover.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*†. .Cumberland	H. W. McCrea.
NewWilmingt'n*† Law'nce	D. F. McCready.
Norristo'n*† M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*† .....Erie	D. R. Cushman.
North Wales*† M'ntgo'ry	See Norristown.
Oil City*† .....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*†. Huntingdon	J. M. Steese.
Orwigsburg*†. Schuylkill	See Schuylkill Haven.
Osceola*† .....Tioga	Charles Tubbs.
Osceola Mills*† Clearfield	See Houtzdale.
Oxford*† .....Chester	W. T. Fulton.
Palmyra*† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*† ...Chester	A. T. Parke.
Parnassus*† Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
PenArgyl*† Northampt'n	N. D. Chase.
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*† .... Fayette	See Fayette City.
▲Philadelphia*† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON, 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*† .....Centre	George W. Zeigler.
Phœnixville*† ...Chester	H. H. GILKYSON.
Pinegrove*† ...Schuylkill	F. V. Filbert.
▲Pittsburg*† ...Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. References: Carter, Hughes & Dwight, New York.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*† .....Luzerne	S. M. PARKE.
Plymouth*† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*†. McKe'n	S. W. SMITH.
Portersville*† .....Butler	See Butler.
Port Royal*† .....Juniata	See Mifflintown.
Pottstown*† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*† ...Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*† . Jef'n	JACOB L. FISHER.
Quakertown*† .... Bucks	John V. Ommeron.
Quarryville*† ..Lancaster	See Lancaster.
▲Reading*† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*† ..... York	See York.
Reedsville*† .....Mifflin	A. Reed Hayes.
Renovo*† .....Clinton	Brown & Rogers.
Reynoldsville*† . Jefferson	M. M. Davis.
▲Ridgway*† .....Elk	H. A. HALL.
Rimersburg*† .....Clarion	See Bethlehem.
Rochester*† .....Beaver	A. P. MARSHALL.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Royersford*•† M'tgomery	E. L. HALLMAN.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•† .....Indiana	See Indiana.
Sandylake*•†.....Mercer	J. H. Robb.
Sayre*•†.....Bradford	Stewart & Stephens.
Schuylkill Haven*•†Sc'k'l	J. A. Moecker.
Schwenkville*•† .Montg'y	See Norristown.
Scottdale*•† Westmorel'd	William L. Ulery.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ....•..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*•† ....Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•†...Allegheny	O S. Richardson.
Shamokin*•†..North'mb'd	SAMUEL HECKERT.
Sharon*•† ..... Mercer	A. W. WILLIAMS.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•†.....Mercer	James A. Pierce.
Shenandoah*•†.. Sch'ylk'l	M. M. BURKE.
Shippensburg*•†....Cu'b'd	E. J. McCune.
Shrewsbury*•† ..... York	W. G. Allen.
Siegfried*•†Northampton	See Catasauqua.
Slatington*•† ..... Lehigh	D. D. Roper.
Slipperyrock*.....Butler	See Butler.
▲Smethport*•†.....McKean	GARTON & RICHMOND.
▲Somerset*•†.... Somerset	KOOSER & KOOSER.
Souderton*•† Montgom'y	Henry M. Brownback.
S.Bethlehem*•†..No'h'p'n	J. D. BRODHEAD.
Spartansburg*•†. Cra'fo'd	See Titusville.
Springboro*•†.. Crawford	See Conneautville.
Spring City*•†....Chester	Charles S. Wagoner.
Steelton*•†..... Dauphin	F. B. Wickersham.
Stewartstown*•†.... York	W. B. Gemmill.
St. Mary's*•†..... Elk	E. J. Wimmer.
St. Petersburg*•†.Clarion	See Clarion
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugargrove*..... Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†....Schuylkill	H. B. GRAEFF.
Tarentum*•†...Allegheny	Kennedy & Smith.
Tidioute*•†..... Warren	See Warren.
▲Tionesta*•†..... Forest	S. D. Irwin.
Titusville*•†....Crawford	SAMUEL GRUMBINE.
▲Towanda*•†.....Bradford	WILLIAM LITTLE.
Townville*.....Crawford	See Titusville.
Tremont*•†.....Schuylkill	R. S. BASHORE.
Troy*•†..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek*•†.Allegheny	Homer L. Castle.
Tyrone*•†..... ....Blair	G. L. OWENS.
Ulysses*•..... Potter	A. S. Burt.
Union City*•†..... Erie	Sproul & Morrow.
▲Uniontown*•†.....Fayette	L. H. FRASHER.
Vandergrift*•Westmorl'd	James S. Whitworth.
Verona*•†.....Allegheny	See Allegheny.
▲Warren*•†..... Warren	SMITH & ANDREWS.
▲Washington*•† Washi'g'n	JOHN H. MURDOCK.
Waterford*•†..... Erie	J. A. Bolard.
Watsontown*•†.North'l'd	W. F. Shay.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	J. R. RUTHRAUFF
▲Waynesburg*•†... Greene	SAMUEL M. SMITH.
▲Wellsboro*•†..... Tioga	F. E. Watrous.
▲West Chester*•†..Chester	A. P. REID.
Westfield*•†..... Tioga	D. W. Baldwin.
West Grove*•†.....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†..... Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	W. P. Carter.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*•† Allegheny	George W. Herriott.
Windber*•.....Somerset	See Somerset.
Wrightsville*•†..... York	See Columbia.
Wyalusing*•†... Bradford	E. A. Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	ROBERT J. LEWIS.
Youngsville*•†.... Warren	G. A. Jackson.
Zelienople*•.....Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony*•†.....•...Kent	Eugene F. Waner.
Ashaway*....Washington	See Westerly.
▲Bristol*•†.....Bristol	Samuel Norris, Jr.
Centerville*•†..... Kent	See Providence.
Central Falls*•†.....Prov.	See Providence.
Coventry*•†..... Kent	See Anthony.
Cranston*•†.. Providence	See Providence.
▲East Greenwich*•†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†. Washing'n	See Westerly.
▲Kingston*•†. Washington	See Westerly.
Narragansett Pier*•† Wash	See Wakefield.
¶▲Newport*•†....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*•†... Providence	Edward F. Lovejoy.
Pawtucket*•† Providence	JOHN J. FITZGERALD.
Phenix*•.....Kent	See Anthony.
¶▲Providence*•† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville*.. Providence	See Woonsocket.
Wakefield*•† Washington	F. C. Olney.
Warren*•†.....Bristol	GEORGE L. COOKE.
Warwick*•†..... Kent	See East Greenwich.
Westerly*•†..Washington	OLIVER H. WILLIAMS.
Wickford*•†. Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*•†....Abbeville	PARKER & GREENE.
▲Aiken*•†.....Aiken	HENDERSONS.
Allendale*•†.... Barnwell	See Denmark.
▲Anderson*•†....Anderson	TRIBBLE & PRINCE.
▲Bamberg*•†..... Bamberg	John R. Bellenger.
▲Barnwell*•†..... Barnwell	R. A. Ellis.
Batesburg*•†... Lexington	See Edgefield.
▲Beaufort*•†..... Beaufort	W. J. VERDIER.
Belton*•†.....Anderson	See Greenville.
▲Bennettsville*•† Marlboro	T. W. Boucher.
Blackburg*•†...Cherokee	E. A. Trescot.
Blackville*•†.... Barnwell	See Denmark.
Branchville*•†Orangeb'rg	W. H. Reedish.
▲Camden*•† .....Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York and Standard Oil Co., Baltimore.
Cheraw*•†....Chesterfield	Stevenson & Matheson.
▲Chester*•†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*•†..... Laurens	See Laurens.
Cliio*•† .....Marlboro	T. W. Boucher.
¶▲Columbia*•†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•†.....Horry	R. B. Scarborough.
▲Darlington*•† .Darlington	WOODS & MACFARLAN.
Denmark*•†.... Bamberg	S. G. Maryfield.
Dillon*•†.....Marion	Sellens & Sellens.
Easley*•†..... Pickens	See Pickens.
▲Edgefield*•†.... Edgefield	A. S. TOMPKINS.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*•†..... Florence	P. A. WILCOX.
Fort Mill*•†.....York	See Rockhill.
▲Gaffney*•†..... Cherokee	Wallace & Otts.
▲Gergetown*•†Georget'wn	Walter Hazard.
▲Greenville*•†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*•†.... Hampton	James W. Moore.
Heath Springs*Lancaster	See Lancaster.
Johnston*•† ....Edgefield	See Edgefield.
Kershaw*•†..... Lancaster	E. D. Blakeney.
▲Kingstree*•† .Williamsb'g	T. M. Gilland.
▲Lancaster*•†... Lancaster	ERNEST MOORE.
▲Laurens*•†..... Laurens	W. H. MARTIN.
▲Lexington*•†... Lexington	Efird & Dorcher.
▲Manning*•†.... Clarendon	W. C. Davis.
▲Marion*•†..... Marion	C. A. WOODS.
McColl*•†..... Marlboro	See Bennettsville.
▲Monks Corner*•†Berkeley	See Charleston.
Mullins*•†.....Marion	See Marion.
▲Newberry*•†... Newberry	J. Y. CULBREATH.
Newry*•† .....Oconee	See Walhalla.
▲Orangeburg*•† Orangeb'g	JAMES F. IZLAR.
Pelzer*•†..... Anderson	See Greenville.
Pendleton*•†... Anderson	R. W. Simpson.
▲Pickens*.....Pickens	Julius E. Boggs.
Prosperity*•†.. Newberry	See Newberry.
Ridgeway*•†.....Fairfield	R. A. Means.
Rock Hill*•†.....York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*•†..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*•†Orangeb'g	See Orangeburg.
Summerville*•† Dorch'ter	H. A. M. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Sumter*†.....Sumter	LEE & MOISE.
Timmonsville*†Florence	See Florence.
▲Union*†..... Union	HYDRICK & SAWYER.
Varnville*†.... Hampton	J. W. Moore.
▲Walhalla*†..... Oconee	R. A. Thompson.
▲Walterboro*†.. Colleton	Griffin & Padgett.
Westminster*†...Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*†... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*†..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*† ..... Brown	C. M. STEVENS.
Alcester*†.....Union	See Elk Point.
▲Alexandria*† .... Hanson	E. E. Wagner.
Alpena*†.....Jerauld	L. N. Loomis.
Andover*†..... Day	See Webster.
Arlington*†.. Kingsbury	E. W. Smith.
▲Armour*† ..... Douglas	JOHN T. MATHEWS.
Artesian*†..... Sanborn	See Woonsocket.
Aurora*†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. R. Green.
▲Bellefourche*†.....Butte	T. W. La Fleche.
Beresford*† ..... Union	CHARLES W WOLBERT.
Bigstone*† ..... Grant	F. F. Moore.
Bijou Hills*..... Brule	S. E. Wilson.
Blunt*† ..... Hughes	See Pierre.
Bowdle*†..... Edmunds	A. F. Le Claire.
Bradley*†..... Clark	See Clark.
Bridgewater*†.. McCook	E. L. Abel.
Bristol*†..... Day	See Webster.
▲Britton*†..... Marshall	Byron Abbott.
▲Brookings*†.. Brookings	CHEEVER & HALL.
Bryant*†..... Hamlin	L. W. Stoeckel.
Canastota*.....McCook	See Salem.
Canova*† ..... Miner	See Howard.
▲Canton*† ..... Lincoln	HUNDSON & FORREST.
Carthage*†..... Miner	See Howard.
Castalia*.... Charles Mix	See Edgerton.
▲Castlewood*†..... Hamlin	Ezra Adams.
Centerville*†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*†....Brule	James Brown.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Clearlake*†.....Deuel	T. J. LAW.
Colman*† ..... Moody	See Dell Rapids.
Columbia*† ..... Brown	I. Hunsberger.
Conde*† .....Spink	David Robertson.
Custer*†.....Custer	E. L. Grantham.
▲Davis*† ..... Turner	See Parker.
▲Deadwood*†.. Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R. W. Hobart.
Desmet*†.....Kingsbury	E. S. Johnson.
Doland*†.....Spink	Korns & Clark.
Edgmont*†...Fall River	T. F. McConville.
Edgerton*.....Charles Mix	G. P. HARBEN.
Egan*†.....Moody	See Flandreau.
Elk Point*†.....Union	H. M. Wallace.
Elkton*†..... Brookings	Alexander & Hooker.
Emery*†..... Hanson	See Alexandria.
Erwin*†..... Kingsbury	A. W. Stone.
Estelline*†..... Hamlin	M. S. Liebenstein.
Eureka*†.....McPherson	James M. Brown.
▲Fairfax*..... Gregory	E. M. Starcher.
Fairview*†.....Lincoln	See Canton.
▲Faulkton*†..... Faulk	Frank Turner.
▲Flandreau*†..... Moody	GEORGE RICE.
▲Fort Pierre*†.....Stanley	Homer & Stewart.
Frankfort*†.....Spink	See Redfield.
Frederick*†..... Brown	J. C. Simmons.
Freeman*†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*†..Minnehaha	Orr & Rodabaugh.
Gary*†..... Deuel	Ashley L. Houghton.
▲Gettysburg*†..... Potter	F. B. PATTERSON.
Groton*† ..... Brown	F. E. Campbell.
Harrison*..... Douglas	See Armour.
Hartford*† .. Minnehaha	See Sioux Falls.
Hecla*†..... Brown	See Aberdeen.
Hetland*†..... Kingsbury	F. W. McGinness.
▲Highmore*†.....Hyde	F. M. Barnes.
Hill City*†...Pennington	See Rapid City.
Hitchcock*†..... Beadle	E. Wilson.
▲Hot Springs*† Fall River	LOOMIS S. CULL.
▲Howard*† ..... Miner	Farmer & Farmer.
Hudson*† ..... Lincoln	A. R. Jamison.
Hurley*†..... Turner	John W. Edmunds.
▲Huron*†..... Beadle	PYLE & TAYLOR.
▲Ipswich*† ..... Edmunds	C. H Barron.
Irene*†..... Clay	See Yankton.
Iroquois*† ... Kingsbury	C. G. Swafford.
Jefferson*† ..... Union	See Elkpoint.
Keystone*....Pennington	See Hill City.
Kimball*†..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R. Abel.
Langford*† .... Marshall	See Britton.
Lead*†..... Lawrence	G. B. Thompson.
Lennox*†..... Lincoln	See Canton.
▲Leola*..... McPherson	See Eureka.
Lesterville*†... Yankton	A. S. Dunning.
▲Madison*†..... Lake	J. H. Williamson.
Mellette*†.....Spink	A. A. TWICHELL.
Menno*† .... Hutchinson	W. Dimock.
▲Millbank*†.....Grant	GEORGE S. RIX.
▲Miller*†..... Hand	JOHN PUSEY.
▲Mitchell*†..... Davison	T. J. SPANGLER.
Montrose*†.....McCook	M. A. Butterfield.
▲Mound City*.....Campbell	A. Sutherland.
Mount Vernon*†Davison	See Mitchell.
▲Oscoma*..... Lyman	J. G. Bartine.
Oldham*†.....Kingsbury	See Desmet.
▲Olivet*..... Hutchinson	M. T. Halphide.
▲Onida*.....Sully	J. H. Gropengieser.
▲Parker*†..... Turner	EDWIN L. BROWN.
Parkston*†.. Hutchinson	John G. Hawley.
Pierpoint*† ..... Day	See Webster.
¶▲Pierre*†..... Hughes	IVAN W. GOODNER.
▲Plankinton*†.....Aurora	S. H. Bakewell.
Platte..... Charles Mix	G. B. HARBEN.
Pukwana*†.....Brule	See Chamberlain.
▲Rapid City*†.Pennington	WOOD & BUELL.
▲Redfield*†.....Spink	STERLING & MORRIS.
Revillo*†.....Grant	H. E. Jones.
▲Salem*† ..... McCook	E. H. Wilson.
Scotland*†..Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*†..... Roberts	R. O. Pearson.
Spearfish*†.... Lawrence	R. F. Crawford.
Spencer*†..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*†..... Meade	CHARLES C. POLK.
Summit*†..... Roberts	See Wilmot.
Toronto*†..... Deuel	See Clear Lake.
Tripp*†..... Hutchinson	See Armour.
▲Tyndall*† ... Bonhomme	W. T. Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*†..... Brown	See Groton.
▲Vermillion*†..... Clay	J. A. COPELAND.
Viborg*†..... Turner	See Parker.
Vienna*†..... Clark	See Clark.
Volga*† ..... Brookings	A. S. Mitchell.
Wakonda*†.....Clay	See Centerville.
Warner*†..... Brown	See Aberdeen.
▲Watertown*†.Codington	IRVIN H. MYERS.
Waubay*†.....Day	See Webster.
▲Webster*†..... Day	FRANK SEARS.
Wessington*†.....Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler*.... Charles Mix	D. P. Lamb.
White*†.....Brookings	Charles H. Farrell.
WhiteLake*†.....Aurora	A. H. Henneous.
Whiterock*†..... Roberts	See Sisseton.
Whitewood*†..Lawrence	See Deadwood.
Willowlake*† .....Clark	See Clark.
▲Wilmot*†..... Roberts	HOWARD BABCOCK.
Wolsey*†..... Beadle	Chenoweth Bros.
▲Woonsocket*†.. Sanborn	J. T. Kean.
Worthing*†.....Lincoln	See Canton.
▲Yankton*†..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo*.....Crockett	Isaac K. Revelle.
Alexandria*..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City*..Cheatham	J. J. Lenox.
▲Athens*†..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*†.... Bedford	W. B. Bates.
Belle*†.....Crockett	Eugene Casey.
▲Benton*.....Polk	B. B. C. Witt.
▲Blountville*.....Sullivan	H. H. Smith.
▲Bolivar*†..... Hardeman	Wood & McNeal.
Bristol*†..... Sullivan	CURTIN & HAYNES.
▲Brownsville*†. Haywood	J. W. E. MOORE.
▲Byrdstown*.....Pickett	W. J. Chilton.
▲Camden*†..... Benton	S. L. Peeler.
▲Carthage*..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
Centerville*†...Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook
▲Chattanooga*†.Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*† ....Montg'y	LEECH & SAVAGE.
▲Cleveland*† ..... Bradley	J. C Ramsey.

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Town and County.	Name.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*•† ..... Anderson	J. A. Fowler.
Coalcreek*•† .. Anderson	See Clinton.
Collierville*•† ..... Shelby	See Memphis.
▲Columbia*•† ..... Maury	J. C. VOORHIES
▲Cookeville*• ..... Putnam	A. Algood.
▲Covington*•† ..... Tipton	C. B. Simonton.
▲Crossville* ...Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*•†Claib'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*•† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*•† ..... Franklin	See Winchester.
Dickson*•† ..... Dickson	W. E. Culium.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*•† ..... Weakley	T. K. Reynolds.
▲Dunlap*•† ..... Sequatchie	Stewart & Stewart.
Dyer*•† ..... Gibson	See Trenton.
▲Dyersburg*•† ..... Dyer	D. B. JOHNSON.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*•† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*•† ... Lincoln	W. B. LAMB.
▲Franklin*•† ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*•† ..... Sumner	B. D. BELL.
Goodlettsville*†Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*•† .... Greene	Shoun & Susong.
Greenfield*•† .... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Harriman*•† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*•† ..... Chester	T. F Stubblefield.
Humboldt*•† ..... Gibson	J. A. Collingsworth.
▲Huntingdon*•† .... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*•† ..... Madison	ROBERT W. HAYNES.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*•† ..... Marion	Spears & Roberson.
Jellico*•† ..... Campbell	H. M. Goins.
JohnsonCity*•†. Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*•† Washington	Newton Stocker.
Kenton*•† ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*•† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•†Lawr'ce	W. R. King.
▲Lebanon*•† ..... Wilson	McCLAIN & McCLAIN.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*•† .... Marshall	W. P. McClure.
▲Lexington*•† .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*•† ..... Loudon	G. W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*•† ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*•† .... Coffee	Cross & Ramsey.
Martin*•† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*• ..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*•† ..... Carroll	See Huntingdon.
▲McMinnville*•† ... Warren	LIND & HOODENPYL.
▲Memphis*•† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*•† ..... Gibson	S. R. CLARK.
▲Morristown*•† .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*•†..Jefferson	C. T. Rankin.
▲Mountain City*..Johnson	Donnelly & Donnelly.
Mount Pleasant*•†.Maury	See Columbia.
▲Murfreesboro*•† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*•†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co
Newbern*•† ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*•† ..... Cocke	H. N. Cate.
Obion*•† ..... Obion	See Union City.
▲Ooltewah*•† ..... James	See Chattanooga.
▲Paris*•† ..... Henry	J. C. SWEENEY.
Petersburg*•† .... Lincoln	See Fayetteville.
▲Pikeville*•† ..... Bledsoe	John C. Myers.
▲Pulaski*•† ..... Giles	HUME R. STEELE.
▲Ripley*•† ..... Lauderdale	Thomas Steele.
Rockwood*•† ..... Roane	T. A. WRIGHT.
▲Rogersville*•†...Hawkins	J. O. Phillips.
Rutherford*•† .... Gibson	A. J. Elwie.
Rutledge*•† ..... Grainger	A. F. Bryan.
▲Savannah* ..... Hardin	Broyles & McDougall.
▲Selmer*•† ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*•† .... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*•† ..... Fayette	H. C. Moorman.
South Pittsburg*•†Marion	M. M. Allison.
▲Sparta*•† ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*•† ..... Rhea	R. C. M. Cunningham.
▲Springfield*•†..Robertson	A. E. GARNER.
Sweetwater*•† .... Monroe	Young & Young.
▲Tazewell*• ..... Claiborne	H. Y. Hughes.
▲Tiptonville* ..... Lake	W. W. Cochran.
Tracy City*•† ..... Grundy	J. B. Ferguson.
▲Trenton*•† ..... Gibson	WALKER & HUNT.
Trimble*•† ..... Dyer	See Newbern.
Troy* ..... Obion	J. G. Smith & Son.
Tullahoma*•† ..... Coffee	Davidson & Aydelott.
▲Union City*•† ..... Obion	L. S. PARKS.
▲Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*•† ..... Bedford	C. S. Ivie.
Watertown*•• ..... Wilson	A. P. Womock.
▲Waverly*•† ... Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* ..... Wayne	John F. Morrison.
▲Winchester*•† .. Franklin	EMBREY & TAYLOR
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*•† ..... Taylor	JOHN BOWYER.
▲Albany*•† .... Shackleford	WARREN & WEBB, Attorneys WEBB & HILL, Agents.
Alice*•† ..... Nueces	See Corpus Christi.
▲Alpine*•† ..... Brewster	L. F. Fishback.
Alvarado*•† ..... Johnson	I. A. Patton.
Alvin*•† ..... Brazoria	L. F. Fishback.
Alvord*•† ..... Wise	J. W. Bashaw.
▲Amarillo*•† ..... Potter	Piemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*•† ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*•†San Pat'io	See Corpus Christi.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*•† ..... Tarrant	J. O. W. Burney.
▲Athens*•• ..... Henderson	RICHARDSON, WATKINS MILLER.
Atlanta*•† ..... Cass	O'Neal & Alliday.
¶▲Austin*•† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*•† ..... Callahan	O. Bowyer.
▲Ballinger*•† ..... Runnels	HARRIS & SMITH.
▲Bandera* ..... Bandera	J. R. Storms.
▲Barstow*•† ..... Ward	See Pecos.
Bartlett*•† .... Williamson	See Belton.
▲Bastrop*•† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*•† ... Jefferson	GREER & GREER.
▲Beeville*•† ..... Bee	J. C. CRISP.
▲Bellville*•† ..... Austin	Blake & Holland.
▲Belton*•† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*•† ..... Burnet	See Burnet.
▲Bigspring*•† ..... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*•† Nav'o	Callicott & Call.
Blossom*•† ..... Lamar	See Paris.
▲Boerne*•† ..... Kendall	F. W. Schweppe.
▲Bonham*•† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*•† ..... Montague	W. C. NEWMAN.
▲Brackettville*† ... Kinney	W. L. CLAMP.

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Town and County.	Name.
▲Brady*	F. M. Newman.
Brandon*† Hill	See Hillsboro.
▲Breckenridge* Stephens	William Veale & Son.
Bremond*† Robertson	J. W. Woods.
▲Brenham*† Washington	CAMPBELL & PENNINGTON.
Bridgeport*† Wise	C. A. Bridgeman.
▲Brownsville*† Cameron	JAMES B. WELLS.
▲Brownwood*† Brown	JENKINS & McCARTNEY.
▲Bryan*† Brazos	DOREMUS & BUTLER.
Burkeville* Newton	Blake & Smith.
▲Burnet*† Burnet	J. G. Cook.
Burton*† Washington	J. J. McCain.
▲Caldwell*† Burleson	Alexander & Heslip.
Calvert*† Robertson	Field & Taylor.
▲Cameron*† Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*† Hemphill	W. D. Fisher.
▲Canton* Van Zandt	Haynes & Reese.
▲Canyon*● Randall	See Amarillo.
▲Carrizo*† Zapata	See Pearsall.
▲Carrizo Springs* Dimmit	See Pearsall.
▲Carthage*† Panola	Claude Pollard.
Castroville* Medina	See Uvalde.
▲Center* Shelby	I. O. B. RICHARDSON.
▲Centerville* Leon	Dean & Dean.
▲Channing*† Hartley	W. Boyce.
Chico*† Wise	John L. Morris.
▲Childress*† Childress	W. T. McConnell.
Cisco*† Eastland	J. J. Butts.
▲Clairemont* Kent	See Snyder.
▲Clarendon*† Donley	H. B. White.
▲Clarksville*† Red River	Chambers & Dook.
▲Claude*† Armstrong	Ira Webster.
▲Cleburne*† Johnson	GOLDSMITH & WALKER.
Clifton*† Bosque	J. C. O'Bryan.
▲Coldspring* San Jacinto	Felix G. Bryan.
▲Coleman*† Coleman	T. R. AUSTIN.
▲Colorado*† Mitchell	W. B. Crockett.
Columbia*† Brazoria	J. N. Shapard.
▲Columbus*† Colorado	GEORGE McCORMICK.
▲Comanche*† Comanche	L. B. Russell.
Commerce*† Hunt	T. W. Thompson.
▲Conroe*† Montgomery	T. E. Humphrey.
▲Cooper*† Delta	L. L. Wood.
▲Corpus Christi*† Nueces	DELMA & GIVENS.
▲Corsicana*† Navarro	McKIE & AUTRY.
▲Cotulla*† La Salle	C. H. Mayfield.
Cresson*† Hood	See Cleburne.
▲Crockett*† Houston	NUNN & NUNN.
▲Crowell* Foard	Robert Cole.
▲Cuero*† DeWitt	JOHN H. BAILEY.
▲Daingerfield*† Morris	J. M. Moore.
▲Dallas*† Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*† Wise	R. E. CORSWELL.
DeKalb*† Bowie	W. W. Dillard.
Deleon*† Comanche	A. R. Pool.
▲Delrio*† Valverde	JOSEPH JONES.
Denison*† Grayson	W. M. PECK.
▲Denton*† Denton	ALVIN C. OWSLEY.
Detroit*† Red River	See Clarksville.
▲Dickens* Dickens	See Plainview.
▲Dimmitt* Castro	S. Gaugh.
Dublin*† Erath	McCAIN & DANIELS.
▲Dumas Moore	See Amarillo.
Eaglelake*† Colorado	W. S. Strickland.
▲Eagle Pass*† Maverick	J. M. GOGGIN.
▲Eastland*† Eastland	D. G. Hunt.
▲Edna*† Jackson	Dobbs & McCrory.
Elcampo*† Wharton	W. L. Hall.
Elgin*† Bastrop	See Bastrop.
▲El Paso*† El Paso	BEALL & KEMP.
▲Emma* Crosby	J. WILSON BOYLE.
▲Emory*† Rains	W. H. Clendenin.
▲Ennis*† Ellis	D. F. SINGLETON.
▲Fairfield* Freestone	Boyd, Compton & Anderson.
Farmersville*† Collin	D. P. JOHNSON.
Ferris*† Ellis	M. McKnight.
Flatonia*† Fayette	Lane & Lane.
▲Floresville*† Wilson	B. F. BALLARD.
▲Floydada* Floyd	See Plainview.
Forney*† Kaufman	See Terrell.
▲Fort Davis*† Jeff Davis	O. L. Price.
▲Fort Stockton* Pecos	See Pecos.
▲Fort Worth*† Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*† Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*● Navarro	B. H. Johnson.
▲Gail* Borden	See Snyder.
▲Gainesville*† Galveston	STUART & BELL.
▲Galveston*† Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.

Town and County.	Name.
Ganado*† Jackson	See Edna.
▲Garden City*● Glasscock	See Midland.
Garland*† Dallas	See Dallas.
▲Gatesville*† Coryell	J. E. Walker.
▲Georgetown*† Will'son	SANSOM & SANSOM.
▲Giddings*† Lee	J. L. Rousseau.
▲Gilmer*† Upshur	Barnwell & Eberhart.
▲Glenrose* Somervell	B. F. ROBERTS.
▲Goldthwaite*† Mills	E. B. ANDERSON.
▲Goliad*† Goliad	G. E. Pope.
▲Gonzales*† Gonzales	BURGESS & HOPKINS.
▲Graham*● Young	Arnold & Arnold.
▲Granbury*† Hood	J. J. HINER.
Grandview*† Johnson	F. A. Arnold.
Granger*† Williamson	J. W. Posey.
▲Greenville*† Hunt	CRADDOCK & LOONEY.
▲Groesbeck*† Limestone	Farrar, Williams & Farrar.
▲Groveton*† Trinity	Kenley & Stevenson.
▲Guthrie* King	See Benjamin.
▲Hallettsville*† Lavaca	PATTON & ELLIS.
▲Hamilton*† Hamilton	J. A. Eidson.
▲Hansford Hansford	See Canadian.
▲Haskell* Haskell	Foster & Scott.
Hearne*† Robertson	Bishop & Lane.
▲Hemphill* Sabine	A. D. Hamilton.
▲Hempstead*† Waller	A. C. Tompkins.
▲Henderson*† Rusk	J. HARVEY TURNER.
▲Henrietta*† Clay	W. G. EUSTIS.
Hico*† Hamilton	D. Langford.
▲Hidalgo* Hidalgo	See Rio Grande.
Higgins*† Lipscomb	E. C. Gray.
▲Hillsboro*† Hill	WEAR & MORROW.
Holland*† Bell	See Temple.
▲Hondo*† Medina	E. De Montel.
Honeygrove*† Fannin	G. W. Wells.
▲Houston*† Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*† Grayson	See Sherman.
Hubbard* Hill	Boyd & Frisby.
▲Huntsville*† Walker	McKINNEY & HILL.
Hutto*† Williamson	See Taylor.
Iowapark*† Wichita	Hinton Smith.
Italy*† Ellis	See Waxahachie.
Itasca*† Hill	M. S. Wood.
▲Jacksboro*● Jack	E. W. Nicholson.
Jacksonville*† Cherokee	See Rusk.
▲Jasper* Jasper	W. W. BLAKE.
▲Jefferson*† Marion	R. R. TAYLOR.
Jewett*† Leon	See Centerville.
▲Johnson City* Blanco	N. T. Stubbs.
▲Junction* Kimble	Horace E. Williams.
▲Karnes City*† Karnes	J. C. GOODE.
▲Kaufman*† Kaufman	JAMES YOUNG.
Kemp*● Kaufman	See Kaufman.
Kerens*† Navarro	See Corsicana.
▲Kerrville*† Kerr	Garrett & Burney.
Killeen*† Bell	M. N. Baldwin.
Kosse*† Limestone	See Groesbeck.
▲Kountze*† Hardin	W. W. DIES.
Kyle*● Hays	See San Marcos.
Ladonia*† Fannin	R. M. Rowland.
▲Lagrange*† Fayette	Lane & Lane.
▲Lampasas*† Lampasas	W. B. ABNEY.
Lancaster*† Dallas	John W. George.
▲Laplata* Deaf Smith	C. G. Witherspoon.
Laporte*† Harris	See Houston.
▲Laredo*† Webb	DODD & MULLALLY.
Leander*† Williamson	See Georgetown.
Leonard*† Fannin	Ross & Ross.
Lewisville*† Denton	See Denton.
▲Liberty*† Liberty	E. T. Branch.
▲Linden* Cass	J. S. Mills.
▲Lipscomb* Lipscomb	See Canadian.
▲Livingston*† Polk	Hill & Hill.
▲Llano*† Llano	J. H. McLean.
▲Lockhart*† Caldwell	J. J. SHEPPARD.
▲Longview*† Gregg	Turner & McHaney.
Lorena*† McLennan	See Waco.
Lott*† Falls	George A. Hodges.
▲Lubbock* Lubbock	See Plainview.
▲Lufkin*† Angelina	Mantooth & Townsend.
Luling*† Caldwell	H. B. Story.
▲Madisonville* Madison	Dean & Dean.
Manor*† Travis	James M. Harris.
Mansfield*● Tarrant	W. D. House.
Marble Falls*† Burnet	See Burnet.
▲Marfa*† Presidio	H. H. Kilpatrick.
▲Marlin*† Falls	MARTIN & EDDINS.
▲Marshall*† Harrison	T. P. Young.
▲Mason*† Mason	Runge & Crawford.
▲Matador* Motley	See Plainview.
McGregor*† McLennan	W. C. O'Bryan.
▲McKinney*† Collin	JENKINS & McCLELLAN.
▲Memphis*† Hall	C. R. Brice.
▲Menardville* Menard	L. W. Ainsworth.
▲Meridian*† Bosque	Robertson & Robertson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office †Telegraph Station. ¶State Capital.

Town and County.	Name.
Merkel*•† ..... Taylor	See Abilene.
Mesquite*•† ..... Dallas	See Dallas.
Mexia*•† ..... Limestone	W. E. Doyle.
▲Miami*•† ..... Roberts	C. COFFEE.
▲Midland*•† ..... Midland	R. H. Zane.
Midlothian*•† ..... Ellis	J. H. Peebles.
Milford*•† ..... Ellis	H. N. C. Davis.
Mineola*•† ..... Wood	Cate & Bruce.
Mineralwells *•†P'loPinto	Albert Stevenson.
▲Mobeetie* ..... Wheeler	See Amarillo.
▲Montague* ..... Montague	G. W. ALCORN.
Moody*•† ..... McLennan	John S. Patterson.
Morgan*•† ..... Bosque	See Meridian.
Moulton*•† ..... Lavaca	See Flatonia.
Mount Calm*•† ..... Hill	See Hillsboro.
▲Mt. Pleasant*•† ..... Titus	S. P. Pounders.
▲Mt. Vernon*•† ... Franklin	R. E. Dorenport.
▲Nacogdoches*•†Na'doch's	J. C. HARRIS.
Naples*•† ..... Morris	See Daingerfield.
Navasota*•† ..... Grimes	G. W. L. CARR.
New Boston*•† .... Bowie	R. M. Hubbard.
▲New Braunfels*•†. Comal	F. J. MAIER.
▲Newton* ..... Newton	Cheatham & Syler.
Nocona*•† ..... Montague	W. D. Hagler.
▲Oakville* ..... Live Oak	F. H. Church.
▲Ochiltree ..... Ochiltree	See Higgins.
▲Odessa*•† ..... Ector	See Midland.
Omaha*•† ..... Morris	See Daingerfield.
▲Orange*•† ..... Orange	HOLLAND, LINK & HOLLAND
Overton*•† ..... Rusk	See Henderson.
▲Ozona* ..... Crockett	S. D. Foote.
▲Paducah* ..... Cottle	See Quanah.
▲Paintrock* ..... Concho	Garland & Montgomery.
▲Palestine*•† .... Anderson	B. H. GARDNER.
▲Palopinto*†... Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*•† ..... Carson	See Amarillo.
▲Paris*•† ..... Lamar	ALLEN & DOHONEY.
Parnell ..... Roberts	See Canadian.
▲Pearsall*•† ..... Frio	R. W. Hudson.
▲Pecos*•† ..... Reeves	T. J. Hefner.
Pilotpoint*•† ..... Denton	John Collier.
▲Pittsburg*•† ..... Camp	W. R. HEATH.
▲Plainview* ..... Hale	L. S. Kinder.
Plano*•† ..... Collin	R. T. Shelton.
▲Pleasanton* .... Atascosa	G. M. Martin.
Port Arthur*•†. Jefferson	John L. Austin.
▲Port Lavaca*•†. Calhoun	W. Wilson.
▲Quanah*•† ..... Hardeman	M. M. HANKINS.
▲Quitman* ..... Wood	V. B. Harris.
▲Rayner* ..... Stonewall	See Anson.
▲Refugio* ..... Refugio	See Victoria.
▲Richmond*•†.. Fort Bend	D. R. Pearson.
▲Rio grande*†..... Starr	MONROE & SEABURY.
▲Robert Lee* ..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	Crane & Yantis.
Rockdale*•† ..... Milam	N. H. Tracy.
Rockisland*•†... Colorado	See Weimar.
▲Rockport*•† ..... Aransas	E. A. Stevens.
▲Rocksprings* ... Edwards	Samuel Hough.
▲Rockwall*•† .... Rockwall	W. B. Wade.
Rodgers*•† ..... Bell	See Belton.
Rosebud*•† ..... Falls	George W. Riddle.
Roundrock*•†.. W'l'mson	R. R. Hyland.
Royse City* .... Rockwall	See Greenville.
Runge*•† ..... Karnes	E. G. Gillett.
▲Rusk*•† ..... Cherokee	E. C. DICKINSON.
Saint Jo*•† ..... Montague	H. W. Hunt
▲San Angelo*•†Tom Green	J. T. THOMSON.
▲San Antonio*•† ..... Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.
" ..... "	DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† ..... Duval	FRANK FUILLE.
Sanger*•† ..... Denton	See Denton.
▲San Marcos*•† ..... Hays	W. G. Barbee.
▲San Saba*•† ..... San Saba	JOHN T. WALTERS.
Santa Anna*•† ... Coleman	L. V. Stockard.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•† ..... Guadalupe	J. B. Dibrell.
▲Seymour*•† ..... Baylor	Britain & Glasgow.
▲Sherman*•† ..... Grayson	GALLOWAY & TEMPLETON
▲Sherwood* ..... Irion	See San Angelo.
Shiner*•† ..... Lavaca	Leonard & Gray.
▲Silverton* ..... Briscoe	See Clarendon.
▲Sinton*•† ..... San Patricio	See Corpus Christi.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder* ..... Scurry	C. C. Johnson.

Town and County.	Name.
▲Sonora* ..... Sutton	S. G. Taylor.
Stamford ..... Jones	G. M. SCARBOROUGH.
▲Stanton*•† ..... Martin	See Midland.
▲Stephenville*•† .... Erath	Martin & George.
▲Sterling City* .... Sterling	W. F. Kellis.
Stockdale*•† ..... Wilson	G. M. Clifton.
Strawn*•† ..... Palo Pinto	See Mineral Wells.
▲Sulphur Springs*•† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*•† .... Nolan	E. P. Woodruff.
▲Tascosa*•..... Oldham	See Amarillo.
Taylor*•† .... Williamson	FRANCIS HORACE WELCH.
Temple*•† ..... Bell	BANKS & COCHRAN.
Terrell*•† ..... Kaufman	William H. Allen.
Texarkana*†..... Bowie	WEBBER & WEBBER.
▲Texline*•† ..... Dallam	See Clayton, N. M.
Thornton*•†... Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* ..... McMullen	Kuykendall & Dilworth.
Timpson*•† ..... Shelby	See Center.
▲Tulia* ..... Swisher	See Plainview.
▲Tyler*•† ..... Smith	CAIN & KNOX.'
▲Uvalde*•† ..... Uvalde	GARNER & LOVE.
Van Alstyne*•† .. Grayson	E. J. Humphreys.
Velasco*•† ..... Brazoria	Lewis R. Bryan.
▲Vernon*•† ..... Wilbarger	Bonner & Mason.
▲Victoria*•† ..... Victoria	C. F. CARSNER.
▲Waco*•† ..... McLennan	LLEWELLYN AUBREY. Refers to First National Bank. L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. E. DOWNS. Attorney for Provident National Bank.
" ..... "	H. Paul George.
Waller*•† ..... Waller	See Liberty.
▲Wallisville* .... Chambers	TEMPLETON & HARDING.
▲Waxahachie*•† ..... Ellis	J. M. RICHARDS.
▲Weatherford*•† .. Parker	B. Jannon.
Weimar*•† ..... Colorado	See Memphis.
▲Wellingt'n*Collingsworth	E. Bodell.
West*•† ..... McLennan	G. P. DOUGHERTY.
▲Wharton*•† ..... Wharton	J. K. Jamison.
Whitesboro*•†... Grayson	W. S. Vernon.
Whitewright*•† . Grayson	W. T. Moore.
Whitney*•† ..... Hill	See Weatherford.
Whitt* ..... Parker	MONTGOMERY & HUGHES.
▲Wichita Falls*•† . Wichita	W. B. Wynne.
Willspoint*•† .. Van Zandt	Howell & Nabors.
Winnsboro*•† ..... Wood	J. A. Mooney.
▲Woodville*•† ..... Tyler	See Mexia.
Wortham*•†... Freestone	J. W. Hopkins.
Wolfe City*•† ..... Hunt	See Plano.
Wylie*•† ..... Collin	THOMAS SMOOT.
Yoakum*•† ..... DeWitt	See Cuero.
Yorktown*•† ..... DeWitt	

UTAH.

American Fork*•† .. Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*†..... Beaver	W. F. Knox.
▲Brigham*•† ..... Boxelder	R. H. JONES.
▲Castledale* ..... Emery	See Provo City.
▲Coalville*•† ..... Summit	See Park City.
Corinne*•† ..... Boxelder	H. L. Steed.
Eureka*•† ..... Juab	B. N. C. Stott.
▲Farmington*•† ..... Davis	Wilson & Willey.
▲Fillmore*† ..... Millard	J. A. Melville.
▲Heber* ..... Wasatch	A. C. HATCH.
▲Junction* ..... Piute	See Beaver.
▲Kanab*•† ..... Kane	J. F. Brown.
Kaysville*†..... Davis	Thomas H. Phillips.
Lehi City*•† ..... Utah	P. Evans.
▲Loa* ..... Wayne	See Beaver.
▲Logan*•† ..... Cache	P. E. KEELER.
▲Manti*•† ..... Sanpete	WM. D. LIVINGSTON.
Mercur*•† ..... Tooele	See Tooele.
▲Moab* ..... Grand	J. N. Corbin.
▲Monticello* ..... San Juan	See Dolores, Colo.
▲Morgan*•† ..... Morgan	Samuel Francis.
Mt. Pleasant*•†... Sanpete	Ferdinand Ericksen.
▲Nephi*•† ..... Juab	F. W. Chappell.
▲Ogden*•† ..... Weber	N. J. HARRIS.
▲Panguitch*†..... Garfield	W. P. Sargent.
Park City*•† ..... Summit	D. C. McLAUGHLIN.
▲Parowan*†..... Iron	See Panguitch.
Payson*•† ..... Utah	J. E. Page.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•†..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*•† ..... Sevier	I. J. STEWART.
¶▲Salt Lake City*•†Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Salt Lake City*•†Salt L'k	GEORGE L. NYE. Refers to Bank of Commerce.
" (*Continued.*) "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•†.....Utah	See Provo City.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* .....Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•†.....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield* .... Franklin	H. F. Brigham.
Barnet*•†.....Caledonia	C. A. Horsford.
Barre*•† .....Washington	RICHARD A. HOAR.
Barton*•† .....Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree* .....Orange	See Chelsea.
Brandon*•† .....Rutland	W. A. ATWELL.
Brattleboro*•† .Windham	WATERMAN & MARTIN.
Bristol*† .....Addison	W. W. Rider.
Burke.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	CUSHMAN & SHERMAN.
Cambridge*•†.... Lamoille	See Hyde Park.
Canaan*•†.....Essex	See Colebrook, N. H.
Castleton*•†.....Rutland	HENRY L. CLARK.
Cavendish*•† .....Windsor	See Ludlow.
Charleston.....Orleans	See Island Pond.
▲Chelsea* .....Orange	Darling & Darling.
Chester*•† .....Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord.....Essex	See St. Johnsbury.
Craftsberry* .....Orleans	See Hyde Park.
▲Danville*•† .... Caledonia	See St. Johnsbury.
Derby* .....Orleans	J. G. Foster.
Derby Line*•†.... Orleans	See Newport.
East Burke* .... Caledonia	C. T. A. Humphrey.
Eden*.....Lamoille	See Hyde Park.
Elmore.....Lamoille	See Hyde Park.
EnosburgF'lls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•†.....Franklin	Isaac N. Chase.
Fair Haven*•†.....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall†..... Essex	See St. Johnsbury.
Hardwick*•†.... Caledonia	MELVIN G. MORSE.
Hartford*•† .....Windsor	Samuel E. Pingree.
Highgate*• .....Franklin	C. G. Austin.
▲Hyde Park*•†.....Lamoille	F. H. McFARLAND.
Irasburg*† .....Orleans	W. D. Tyler.
Island Pond*•† .....Essex	George N. Dale.
Jamaica*•† .... Windham	See Brattleboro.
Jay.....Orleans	See North Troy.
Jericho*•†.... Chittenden	See Burlington.
Johnson*•† .... Lamoille	B. A. Hunt.
Leicester Jct.*•†. Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•† .....Essex	See St. Johnsbury.
Lyndon*•†.....Caledonia	J. T. Gleason.
Lyndonville*•†. Caledonia	E. J. Brodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•† ...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ...Lamoille	Powers & Cheney.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•†.....Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPownal*•†Ben'gton	T. E. Brownell.
North Troy*•†.....Orleans	O. S. Annis.
Norwich*•..... Windsor	J. T. Morrison.
Orwell* ..... Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†. Washington	O. L. Hoyt.
Poultney*•† .....Rutland	Beaman & Platt.
Proctor*•† .....Rutland	F. C. Partridge.
Proctorsville*•† Windsor	S. E. Emery.
Randolph*•† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† .... Franklin	POWELL & POWELL.
Rockingham.... Windham	See Bellows Falls.
Roxbury*•†.. Washington	See Northfield.
Royalton*•† .....Windsor	R. C. Dennison.
▲Rutland*•† .....Rutland	JOEL C. BAKER.
SouthRoyalton*•†Windsor	Tarbell & Whitham.
Springfield*•†... Windsor	A. M. Allbe.
▲St. Albans*•†.... Franklin	HOGAN & HOGAN.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*†.....Orange	See Chelsea.
Swanton*•† .....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•† ....Addison	Frank L. Fish.
Waitsfield* .. Washington	See Montpelier.
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville* .....Lamoille	See Hyde Park.
Wells River*•†.... Orange	Smith & Sloane.
Westfield* .....Orleans	See North Troy.
West Randolph... Orange	See Randolph.
White River Jc*•†Wi'ds'r	Wm. Batchelder.
Whittinghame† Windham	See Wilmington.
Wilmington*•†. Windham	O. E. Butterfield.
Windsor*•†.....Windsor	J. C. Enright
Winooski*•† .Chittenden	See Burlington.
Wolcott*•† .....Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†. Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*•† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*•†.....Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
AppomattoxtAppom'tox	W. C. Franklin.
Arrington*•† .....Nelson	Brown & Loving.
Ashland*•† .....Hanover	STONEWALL J. DOSWELL.
Aylett* .....King William	Wm. R. Aylett.
Basic City*•†.....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*•† .....Clarke	A. Moore, Jr.
Big Stone Gap*•†.... Wise	Ayers & Ayers.
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†. Mecklenburg	Faulkner & Thorp.
Brentsville*•†P'nce William	See Manassas.
Bridgewater*•† Rockl'g'm	See Harrisonburg.
Bristol*† .... Washington	See Bristol, Tenn.
Buchanan*•†... Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buenavista*•†Rockbridge	C. B. GUYER.
Burkeville*•† ..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†. Albe'le	MICAJAH WOODS.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†..Pittsylvania	James Whitehead.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	PLEGAR & JOHNSON.
Claremont*•†..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*•†Allegheny	George F. Anderson.
▲Clintwood*..... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn*.... King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†... Alleghany	R. L. PARRISH.
Crewe*•†..... Nottoway	W. H. Maun.
▲Culpeper*•†..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*•†...Pittsylvania	JULIAN MEADE.
▲Denbigh*..... Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*•†Charl'te	See Smithville.
Dumfries..PrinceWilliam	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*...Shenandosh	See Woodstock.
▲Emporia*•†.. Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	MOORE & KEITH.
▲Farmville*•†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*..... Botetourt	E. V. Barley.
▲Floyd* ..... Floyd	James L. Tompkins.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•† Spotts'a	Thomas P. Wallace.
▲Front Royal*•†... Warren	O'Flaherty & Fulton.
▲Gate City*•†.....Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland*... Goochland	A. K. Leake.
Gordonsville*•†...Orange	Phillip Barbour.
Graham*•† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Haguer.....Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.
▲Harrisonburg*•†. Ro'gh'm	GRATTAN & GRATTAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Hay M'ket*†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*†.... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*KingGeorge	See Fredericksburg.
▲King William*Ki'gWil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†. Rockbridge	D. E. MOORE.
▲Louisa*†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*†..... Page	WALTON & BRO.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*†PrinceWil'm	Sinclair & Lion.
Manchester*† Chesterfi'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†..... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*..... Loudoun	See Leesburg.
Millenbeck*..... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross*. Westmoreland	R. J. Washington.
Mt. Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern*..... Pulaski	I. H. Larew.
New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†....Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort*† Elizabeth City	See Hampton.
Onancock*..... Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*†.... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†. Elizabeth City	See Hampton.
Pocahontas*†.. Tazewell	W. W. French.
▲Portsmouth*†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†...Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*†Prin. Anne	W. J. Whitehurst.
▲Pulaski City*†.. Pulaski	WYSOR & GARDNER.
Radford*†. Montgomery	R. L. Gardner.
Richlands*†.... Tazewell	H. C. Anderson.
¶▲Richmond*†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*†..... Roanoke	S. HAMILTON GRAVES.
▲Rockymount*†. Franklin	L. W. Anderson.
Rural Retreat*†...Wythe	See Wytheville.
▲Rustburg*†..... Campbell	Frank Nelson.
▲Salem*†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†.. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*†.. Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'tsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*..... Greene	J. S. Chapman.
▲Staunton*†..... Augusta	PATRICK & GORDON.
Strasburg*†. Shenandoah	Stickley & Stickley.
▲Stuart*†..... Patrick	P. Bouldin.
▲Suffolk*†.... Nansemond	E. E. HOLLAND.
Sulphur Mines..... Louisa	See Louisa.
▲Surry*†..... Surry	W. B. Clarke.
▲Sussex ..... Sussex	Cocke & Son.
▲Tappahannock* Essex	Ware & Carter.
▲Tazewell*†..... Tazewell	CHAPMAN & GILLESPIE.
Tunstall*†..... Newkent	R. T. Gregory.
Upperville*..... Fauquier	See Warrenton.
VirginiaBeach*†Pr. Anne	See Norfolk.
▲Warm Springs*†..... Bath	John W. Stephenson.
▲Warrenton*†... Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*†..... Sussex	J. F. West.
Waynesboro*†.. Augusta	See Staunton.
▲W. Appomattox*App'tox	See Lynchburg.
West Point*†. K. William	Kelley & Edwards.
Wilburn ..... Lunenburg	I. B. Bell.
▲Williamsburg*†. Ja'es C'y	N. L. Henley.
▲Winchester*†.. Frederick	BARTON & BOYD.
Winglna*†..... Nelson	See Lovingston.
▲Wise*†..... Wise	O. M. Vicars.
▲Woodstock*†. Shenand'h	Walton & Walton.
▲Wytheville*†..... Wythe	E. LEE TRINKLE.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*†..... Chehalis	Irwin & Bridges.
Anacortes*†..... Skagit	H. D. Allison.
▲Asotin*†..... Asotin	George W. Bailey.
Ballard*†..... King	See Seattle.
Blaine*†..... Whatcom	N. A. Cornish.
Castlerock*†..... Cowlitz	G. W. Rowan.
▲Cathlamet* Wahkiakum	J. B. Polwarth.
Centralia*†..... Lewis	J. R. BUXTON.
▲Chehalis*†..... Lewis	Millett & Harmon.
Chelan*..... Chelan	See Waterville.
Cheney*†..... Spokane	John I. Melville.
▲Colfax*†..... Whitman	C. M. WYMAN.
Colton*†..... Whitman	See Colfax.
▲Colville*†..... Stevens	C. A. Mantz.
▲Conconully*...Okanogan	A. W. Barry.
▲Coupeville*..... Island	See Port Townsend.
▲Davenport*†.... Lincoln	H. A. P. Meyers.
▲Dayton*†..... Columbia	EDMISTON & MILLER.
Elberton*†..... Whitman	See Colfax.
▲Ellensburg*†.... Kittitas	KAUFFMAN & FROST.
Elma*†..... Chehalis	E. L. Minard.
▲Everett*†.... Snohomish	BLACK & EDWARDS.
Fairhaven*†... Whatcom	Kerr & McCord.
Farmington*†.. Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*†..... Whitman	R. W. Roberts.
▲Goldendale*.... Klickitat	C. H. Spalding.
Hamilton*†..... Skagit	I. E. Shrauger.
Harrington*†.... Lincoln	See Davenport.
Hoquiam*●..... Chehalis	C. W. Hodgdon.
Issaquah*†..... King	See Seattle.
▲Kalama*†..... Cowlitz	S. M. Heath.
Kelso*†..... Cowlitz	J. F. Van Name.
Kettle Falls*●.... Stevens	See Colville.
Laconner*†..... Skagit	J. L. Corrigan.
Latah*†..... Spokane	John L. Dirks.
Marysville*†. Snohomish	See Everett.
▲Montesano*†.... Chehalis	Lewis B. Bignold.
▲Mt. Vernon*†..... Skagit	E. C. MILLION.
▲New Whatcom*†What'm	O. P. BROWN.
Northport*†..... Stevens	D. H. Carey.
▲North Yakima*†† Yakima	WHITSON & PARKER.
Oakesdale*†.... Whitman	R. J. Neergaard.
¶▲Olympia*†.... Thurston	CAMPBELL & HILLS.
Orting*†..... Pierce	See Tacoma.
Palouse*†..... Whitman	A. A. Wilson.
▲Pasco*..... Franklin	R. Olney.
▲Pomeroy*†..... Garfield	S. G. Cosgrove.
▲Port Angeles*†.. Clallam	GEORGE C. HATCH.
▲Port Orchard*..... Kitsap	J. B. Yakey.
▲Port Townsend*†. Jeffe'n	W. W. FELGER.
Pullman*†..... Whitman	W. H. Harvey.
Puyallup*†..... Pierce	H. G. Rowland.
Reardan*†..... Lincoln	See Davenport.
Republic*..... Stevens	MORRIS & SMITH.
▲Ritzville*†..... Adams	W. W. ZENT.
Rockford*†..... Spokane	A. K. Clark.
Rosalia*†..... Whitman	See Oakesdale.
▲Seattle*†..... King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank.
" ..... "	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.

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▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seattle*† ..... King (*Continued.*)	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*†..... Skagit	J. Henry Smith.
▲Shelton*..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*† Snohomish	J. W. Miller.
▲South Bend*†..... Pacific	HEWEN & STRATTON.
▲Spokane*†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*..... Skamania	C. F. Moore.
▲Tacoma*†..... Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*†..... Whitman	George N. Smith.
Uniontown*†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†..... Clarke	W. B. DANIELS.
Waitsburg*† Walla Walla	See Walla Walla.
▲Walla Walla*† W'la W'la	T. P. & C. C. GOSE.
▲Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee*†..... Chelan	Kirk & Whited.
Wilbur*†..... Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*..... Webster	H. C. THURMOND.
Alderson*†..... Monroe	See Union.
Amos*..... Marion	See Mannington.
Barboursville*†... Cabell	Peyton & Donahue.
▲Beckley*..... Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood*†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*† Morgan	J. HAMMOND SILER.
Beverly*..... Randolph	E. D. Talbott.
Bluefield*†..... Mercer	HERBERT B. HAWES.
Bramwell*†..... Mercer	E. C. MARSHALL.
▲Buckhannon*†... Upshur	F. C. PIFER.
Cairo*†..... Ritchie	J. Newman.
Cameron*†..... Marshall	J. W. Yoho.
Ceredo*†..... Wayne	See Huntington.
¶▲Charleston*†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charlestown*†. Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*†... Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*†..... Tucker	C. O. Strieby.
▲Elizabeth*..... Wirt	Beard & Copin.
Elkhorn*†..... McDowell	See Welch.
Elkins*†..... Randolph	C. W. Daily.
▲Fairmont*†..... Marion	E. F. HARTLEY.
▲Fayetteville*..... Fayette	C. W. Dillon.
▲Franklin*..... Pendleton	D. G. McClung.
▲Glenville*..... Gilmer	Linn, Withers & Bonner.
Gormania*..... Grant	See Petersburg.
▲Grafton*†..... Taylor	JOHN L. HECHMER.
▲Grantsville*..... Calhoun	S. P. BELL.
Guyandotte*..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	D. E. Wilkinson.
Harper's Ferry*† Jeff'son	F. W. Brown.
▲Harrisville*..... Ritchie	J. W. Fidler.
Hendricks*†..... Tucker	See Parsons.
▲Hinton*†..... Summers	BOGGESS & BOGGESS.
Huntersville*. Pocahontas	H. S. Rucker.
▲Huntington*†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Ripley.
Kenova*†..... Wayne	H. C. Duncan, Jr.
▲Keyser*†..... Mineral	W. C. CLAYTON.
Keystone*†... McDowell	See Bluefield.
▲Kingwood*..... Preston	P. J. Crogan.
▲Lewisburg*†. Greenbrier	H. L. VAN SICKLER.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison*..... Boone	F. C. Leftwich.
Mannington*†.... Marion	C. A. Snodgrass.
▲Marlinton*... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*..... Tyler	Boreman & Carter.
Montgomery*†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*†. Monongalia	COX & BAKER.
▲Moundsville*†.. Marshall	Meighen & Oldham.
▲New Cumberland*† Han'k	J. R. Donehoo.
▲New Martinsville*† W'tz'l	Hall & Hall.
▲Oceana*..... Wyoming	Edward Sarver.
▲Parkersburg*†.... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*..... Tucker	W. B. Maxwell.
Pennsboro*†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*†..... Barbour	Dayton & Dayton
Piedmont*†..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*†.. Mason	J. S. Spencer.
▲Princeton*..... Mercer	HERBERT B. HAWES.
Pruntytown*..... Taylor	See Grafton.
Ravenswood*†.. Jackson	N. C. Prickett.
▲Ripley*..... Jackson	WARREN MILLER.
▲Romney*..... Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*†..... Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*†.... Harrison	George F. Randall.
Sistersville*†..... Tyler	J. H. McCoy.
Smithfield*..... Wetzel	O. P. McIntyre.
▲Spencer*..... Roane	WALTER PENDLETON.
St. Albans*†.... Kanawha	J. B. Whittington.
St. George*..... Tucker	See Parsons.
▲St. Marys*†.... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*†..... Braxton	B. P. & V. B. HALL.
Terra Alta*†..... Preston	O. C. Crane.
Thomas*†..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*†..... Wayne	Chapman Adkins.
Webster*..... Taylor	W. M. Werkman.
▲Welch*†..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*†..... Brooke	JOHN C. PALMER, SR.
▲Weston*†..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*†..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*†..... Mingo	Sheppard & Goodykoontz.
▲Winfield*..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee*..... Kewaunee	See Algoma.
Albany*†..... Green	V. S. Kidd.
Algoma*†..... Kewaunee	M. T. Parker.
▲Alma*†..... Buffalo	Robert Lees.
Amery*†..... Polk	W. T. Kennedy.
Amherst*†..... Portage	A. J. Smith.
▲Antigo*†..... Langlade	FINUCANE & CONWAY.
▲Appleton*†... Outagamie	EDWARD G. JONES.
Arcadia*†.. Trempealeau	RICHMOND & RICHMOND.
Arena*†..... Iowa	W. M. Abbott.
Argyle*†..... Lafayette	See Darlington.
▲Ashland*†..... Ashland	F. J. COLIGNON.
Augusta*†.... Eau Claire	E. M. Bradford.
Baldwin*†..... St. Croix	Henry Anderson.
Bangor*†..... LaCrosse	See LaCrosse.
▲Baraboo*†..... Sauk	EVANS & THOMAS.
Barneveld*†..... Iowa	See Dodgeville.
▲Barron*†..... Barron	Coe Bros.
Bayfield*†..... Bayfield	W. W. Downs.
Beaverdam*†..... Dodge	M. H. UMBREIT.
Belmont*†.... Lafayette	See Benton.
Beloit*†..... Rock	F. CLEARY.
Benton*†..... Lafayette	See Darlington.
Berlin*†..... Green Lake	PERRY NISKERN.
Black Earth*†..... Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*†..... Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*†..... Chippewa	Henry Lebris, Jr.
Bloomington*..... Grant	P. Bartley.
Boscobel*†..... Grant	WILLIAM E. HOWE.
Brandon*†.. Fond du Lac	David Whitton.
Brillion*†..... Calumet	S. H. Barnard.
Brodhead*†..... Green	Burr Sprague.
Burlington*†..... Racine	E. E. MILLS.
Butternut*†..... Ashland	Foster & Mars.

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Town and County.	Name.
Cadott*•† .....Chippewa	F. E. Watson.
Cambria*•† .....Columbia	See Portage.
Cambridge* .....Dane	See Madison.
Cashton*† .....Monroe	See Viroqua.
Cassville*•† .....Grant	D. W. Clark.
Cedarburg*•† ....Ozaukee	J. F. Trottman.
Centralia*•† .....Wood	H. WIPPERMAN.
▲Chilton*•†.....Calumet	J. E. McMullen.
▲Chippewa Falls*•† Chip'wa	D. BUCHANAN, JR.
Clinton*•† .....Rock	See Beloit.
Clintonville*•†..Waupaca	F. M. Guernsey.
Colfax*•†.....Dunn	See Menomonie.
Columbus*•† ... Columbia	W. C. Leitsch.
▲Crandon* .....Forest	Samuel Shaw.
Cuba*•†.....Grant	S. E. Smalley.
Cumberland*•† ....Barron	H. S. Comstock.
Darien*•† .....Walworth	See Elkhorn.
▲Darlington*•† ..Lafayette	ORTON & OSBORN.
▲Dartford *•...Green Lake	J. C. McConnell.
Deerfield*•† .....Dane	See Madison.
Delavan*•†.....Walworth	D. B. Barnes.
Depere*•†.....Brown	JOHN SMITH.
▲Dodgeville*•† ..... Iowa	J. P. Smelker.
Dorchester*•†.....Clark	See Marshfield.
▲Durand*•† .....Pepin	W. E. Plummer.
▲Eagle River*•†.....Vilas	Colman & Colman.
East Troy*.....Walworth	See Elkhorn.
▲Eau Claire*•†..Eau Claire	A. H. SHOEMAKER.
Edgerton*•†.....Rock	J. P. Towne.
Edmund*•† .....Iowa	See Dodgeville.
▲Elkhorn*•†.....Walworth	JAY F. LYON.
▲Ellsworth*•† .....Pierce	A. Combacker.
Elroy*•†.....Juneau	A. H. Smith.
Evansville*•† .....Rock	F. L. Jaynes.
Fennimore*•† .....Grant	W. E. Lathrop.
▲Florence*•† ....Florence	Max Sells.
▲Fond du Lac*•†Fond du L'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*•† Jefferson	A. M. WEBB.
Ft. Howard*•†.....Brown	Sheridan & Evans.
Fountain City*•†..Buffalo	Martin Fugina.
Foxlake*•† ..... Dodge	F. Hamilton & Son.
▲Friendship* .....Adams	J. B. Keyes
Galesville*•†Trempealeau	See Arcadia.
Glenwood*•† ....St. Croix	See New Richmond.
Glidden*•† .....Ashland	See Ashland.
▲Grand Rapids*•†.....Wood	H. WIPPERMAN.
▲Grantsburg*•† ....Burnett	S. F. Grover.
▲Green Bay*•†.....Brown	FRANK H. SUFFEL.
Greenwood*• .....Clark	See Marshfield.
Hammond*•†....St. Croix	See Baldwin.
Hancock*•†.....Waushara	See Plainfield.
Hartford*•†...Washington	H. K. Butterfield.
Hartland*•†....Waukesha	H. W. Goodwin.
▲Hayward*•†.....Sawyer	J. F. Riordon.
Hillsboro* .....Vernon	Smith & Webster.
Horicon*•†.....Dodge	J. E. Sawyer.
Hortonville*•† Outagamie	See New London.
▲Hudson*•†.....St. Croix	BAKER & CRAVEN.
▲Hurley*•† ..... Iron	A. L. Ruggles.
Independence*•† Tr'mp'l'u	See Arcadia.
Iola*• .....Waupaca	H. J. Siverson.
Iron River*•†....Bayfield	T. B. Walsh.
▲Janesville*•† .....Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*•† .... Jefferson	R. B. KIRKLAND.
Johnson Creek*•†.Jeff's'n	See Watertown.
▲Juneau*•† .....Dodge	George W. Sloan.
Kaukauna*•†..Outagamie	John Bruemmer.
▲Kenosha*•†.....Kenosha	B. O. STURGES.
▲Kewaunee*•†..Kewaunee	JOHN WATTAWA.
Kiel*•† .....Manitowoc	See Chilton.
Kilbourn*•† .....Columbia	Thomas B. Coon.
▲La Crosse*•†....La Crosse	FRUIT & GORDON.
Lafarge*•.....Vernon	See Viroqua.
Lake Geneva*•†Walworth	CHARLES S. FRENCH.
Lakemills*•† ... Jefferson	C. S. GREENWOOD.
Lake Nebagamon•†Dg'las	See Superior.
▲Lancaster*•†.....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*•† .....Columbia	S. H. Watson.
Loyal*•.....Clark	D. V. Richardson.
¶▲Madison*•† .....Dane	OLIN & BUTLER.
Malden Rock*•† ... Pierce	A. Cook.
Manawa*•†.....Waupaca	C. D. McFarland.
▲Manitowoc*•†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*•† ...Marinette	J. B. FAIRCHILD.
Marion*•†.....Waupaca	J. H. SPENGLER.
Markesan*•†.Green Lake	G. T. Thorne.
Marshfield*•†.....Wood	W. A. & E. C. PORS.
▲Mauston*•† .....Juneau	H. W. Barney.
Mayville*•† .....Dodge	Lamoreux & Husting.
Mazomanie*•†.....Dane	See Madison.
▲Medford*•† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*•†...Winnebago	J. C. KERWIN.
▲Menomonie*•†.....Dunn	C. E. FREEMAN.
▲Merrill*•†.....Lincoln	CURTIS & REID.

Town and County.	Name.
Merrillan*•† .....Jackson	Homer C. Clark.
Milton*•† ..... Rock	E. P. Clarke.
Milton Junction*•† .Rock	Will H. Gates.
▲Milwaukee*•†.Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 45-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank. The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*•† .....Iowa	SPENSLEY & McILHON.
Minocqua*•†.....Vilas	See Rhinelander.
Mondovi*•† .....Buffalo	L. G. Gilman.
▲Monroe*•†.....Green	THOMAS LUCHSINGER.
▲Montello*•†....Marquette	John Harry.
Montfort*•† .....Grant	See Lancaster.
Monticello*•† .....Green	See Brodhead.
Mount Horeb*•† ....Dane	See Madison.
Mukwonago*•†Waukesha	Ferd. R. Smith.
Muscoda*•†.....Grant	J. M. Cubela.
Necedah*•†.....Juneau	Charles E. Babcock.
Neenah*•† ....Winnebago	J. C. KERWIN.
▲Nellisville*•† ..... Clark	CHARLES F. GROW.
New Glarus*•†..... Green	T. C. Hefty.
New Lisbon*•†....Juneau	J. J. Hughes.
New London*•†.Waupaca	OLIVER H. DAY.
New Richmond*•†St. Cr'ix	Hawkins & Hughes.
No. La Crosse•†La Crosse	See La Crosse.
Oakfield*•†..Fond du Lac	See Fond du Lac.
Oconomowoc*•† Wauk'ha	O. F. Jones.
▲Oconto*•†.....Oconto	W. H. Webster.
Omro*•†..... Winnebago	Bert. Coffman.
▲Osceola*•†..... Polk	Charles H. Oakey.
▲Oshkosh*•† .. Winnebago	DAVIDSON & WILDE.
Osseo*•†....Trempealeau	See Augusta.
Palmyra*•†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*•†..... Price	M. BARRY.
Plainfield*•†... Waushara	Angels & Corrigan.
Platteville*•†.....Grant	J. W. Murphy.
Plymouth*•†..Sheboygan	M. C. MEAD.
▲Portage*•†.....Columbia	E. S. BAKER.
▲PortWashington*•†Ozauk	V. M. Foster.
Poynette*•†.... Columbia	See Portage.
▲PrarieduChein*•†Crawf'd	Thomas & Fuller.
Prairie du Sac*•†.... Sauk	J. S. Tripp.
Prescott*•†.....Pierce	J. S. White.
Princeton*•†. Green Lake	F. E. Clark.
▲Racine*•†..... Racine	PALMER & GITTINGS.
Randolph*•†..... Dodge	R. D. Calkins.
Readstown*•† .....Vernon	See Viroqua.
Reedsburg*•†.....Sauk	PATRICK DALY.
Reeseville*•†.....Dodge	Edward J. Devney.
Rewey*•†..... Iowa	See Mineral Point.
▲Rhinelander*•† ... Oneida	PAUL BROWNE.
Rice Lake*•†..... Barron	K. E. RASMUSSEN.
▲RichlandCenter*•†Richl'd	W. S. McCORKLE.
Ripon*•† .... Fond du Lac	ROY REED.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†..... Sauk	I. B. Quimby.
Seymour*•†...Outagamie	F. M. Wilcox.
Sharon*•†..... Walworth	See Elkhorn.
▲Shawano*•†..... Shawano	M. J. Wallrich.
▲Sheboygan*•†.Sheboygan	EDWARD VOIGT.
SheboyganFalls*•†Sh'gan	See Sheboygan.
▲Shell Lake*•†..Washburn	L. H. Mead.
Shullsburg*•†.. Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	Thomas & Peterson.
South Milwaukee*•† Mil'e	J. G. Davies.
▲Sparta*•†..... Monroe	MORROW & MASTERS.
Springgreen*•†..... Sauk	T. W. King.
Springvalley*•†.... Pierce	See Ellsworth.
Stanley*•†.....Chippewa	C. B. Cuppertson.
St. Croix Falls*•†.....Polk	MONS P. JERDEE.
▲Stevens Point*•† .Portage	ATWOOD & GROELLE.
Stoughton*•†.....Dane	J. M. Clancey.
▲Sturgeon Bay*•†.... Door	R. P. CODY.
Sun Prairie*•† ..... Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	GEORGE B. HUDNALL.
Thorp*•†..... Clark	George B. Parkhill.
Tomah*•†.....Monroe	W. B. Naylor, Jr.
Tomahawk*•† ....Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Unionogrove*•†	Waller & Gittings.
Viola*•	See Richland Center.
▲Viroqua*•†	SMITH & GRIFFIN.
▲Washburn*•†	E. C. ALVORD.
Waterloo*•†	H. T. AMES.
Watertown*•†	WM. H. WOODARD.
▲Waukesha*•†	V. H. TICHENOR.
▲Waupaca*•†	IRVING P. LORD.
Waupun*•†	C. E. Hooker.
▲Wausau*•†	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*	Angels & Corrigan.
▲Westbend*•†	BARNEY & KUECHENMEISTER.
Westby*•†	See Viroqua.
Westfield*•†	See Portage.
West Salem*•†	See La Crosse.
West Superior*•†	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*•†	A. S. Hutchinson.
▲Whitehall*•†	See Arcadia.
Whitewater*•†	JAMES G. KESTOL.
Wilton*•†	See Sparta.
Winneconne*•†	J. D. Rush.
Wittenberg*•†	Goodrick & Goodrick.
Wonewoc*•†	A. Carter.

WYOMING.

▲Basin	JOHN P. ARNOTT.
▲Buffalo*†	PARMELEE & HILL.
Carbon*•†	See Rawlins.
▲Casper*•†	E. D. Norton.
¶▲Cheyenne*•†	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†	Charles F. Maurer.
▲Evanston*•†	HAMM & ARNOLD.
▲Green River*•†	See Rock Springs.
Kemmerer*†	H. E. CHRISTMAS.
▲Lander*†	James S. Vidal.
▲Laramie*•†	JOHN H. SYMONS.
Lusk*•†	D. E. Goddard.
▲Newcastle*•†	David A. Fakler.
▲Rawlins*•†	CHATTERTON & COOLIDGE.
Rock Springs*•†	D. A. Revvill.
Saratoga*†	J. J. Brown.
▲Sheridan*•†	E. E. LONABAUGH.
▲Sundance*	H. A. ALDEN.
Thermopolis*	See Basin.
Wheatland*•†	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*•†	See Nelson.
Ashcroft	Dennis Murphy.
Atlin	J. Gordon Hunter.
Balfour†	See Nelson.
Bennett	See Vancouver.
Chilliwack*	See New Westminster.
Cranbrook*†	Ross & Herchimer.
Fernie*	See Nelson.
Ft. Steele*†	J. A. Harvey.
Golden*•†	See Revelstoke.
Grand Forks*	HANNINGTON & MORRISON.
Greenwood*	I. H. Hallett.
Kamloops*•†	W. H. Whittaker.
Kaslo*•†	McAnn & Mackay.
Nakusp*•†	See Nelson.
Nanaimo*•†	BARKER & POTTS.
Nelson*•†	R. W. HANNINGTON.
New Denver*•†	R. B. Kerr.
New Westminster*•†	G. E. CORBOULD.
Pilot Bay*	See Nelson.
Revelstoke*•†	G. L. McCarter.
Robson*†	See Nelson.
Rossland*•†	DALY, HAMILTON & LE MAISTRE.
Salmo	See Nelson.
Sandon*•†	Frank L. Christie.
Slocan	F. S. Andrews.
Trail*•†	See Nelson.
Vancouver*•†	WILSON & SENKLER. Solicitors for Bank of Montreal.
New Westminster	
Vernon*•†	FRED BILLINGS.
Victoria*•†	McPHILLIPS, WOOTTON & BARNARD.
Ymir*•†	John F. Burne.

MANITOBA.

Altona*•†	See Winnipeg.
Birtle*•†	Mickle & Tingley.
Boissevain*•†	Norman P. Buckingham.
Brandon*•†	COLDWELL & COLEMAN.
Carberry*•†	G. Barrett.
Carman*•†	F. A. Brown.
Cartwright*•†	See Pilot Mound.
Crystal City*•†	See Winnipeg.
Cypress River*•†	C. E. Bastin.
Dauphin*•†	A. E. Wilkes.
Deloraine*•†	J. A. Mather.
Emerson*•†	D. Forrester.
Gladstone*•†	D. Smith.
Glenboro*•†	F. H. Mitchell.
Gretna*•†	Harvey T. Maulson.
Hamiota*•†	M. B. Jackson.
Hartney*•†	G. St. J. Hallen.
Holland*•†	H. L. Riscon.
Killarney*•†	A. G. Hay.
Manitou*•†	W. F. Ellis.
McGregor*•†	See Carberry.
Melita*•†	J. L. Crerar.
Miami*•†	F. A. Brown.
Minnedosa*•†	R. Hill Myers.
Morden*•†	H. L. Lemon.
Morris*•†	See Emerson.
Neepawa*•†	Howden & Howden.
Oak Lake*•†	See Brandon.
Pilot Mound*•†	W. A. Donald.
Plum Coulee*•†	See Winnipeg.
Portage la Prairie*•†	D. A. Macdonald.
Rapid City*•†	R. A. Nelles.
Russell*•†	See Rapid City.
Selkirk*†	John O'Reilly.
Shoal Lake*•†	James MacDonald.
Souris*•†	J. A. Taylor.
Stonewall*•†	See Winnipeg.
St. Pierre	See Winnipeg.
Treherne*•†	See Winnipeg.
Virden*•†	Goulter & Singer.
Wawanesa*•†	J. H. Ingram.
Winkler	See Winnipeg.
Winnipeg*•†	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre	Send to Bank.

NEW BRUNSWICK.

Bathurst*†	Gilbert & Gilbert.
Campbellton*•†	Murray & McLatchy.
Chatham*•†	Warren C. Winslow.
Dorchester*•†	M. G. Teed.
Edmundston*•†	John M. Stevens.
Fredericton*•†	ARTHUR R. SLIPP.
Grand Falls*•†	See Edmundston.
Hartland*•†	See Woodstock.
Hillsboro*•†	See Moncton.
Kingston*†	See St. John.
Moncton*•†	R. W. HEWSON.
New Castle*•†	E. P. WILLISTON.
Sackville*•†	POWELL, BENNETT & HARRISON.
Shediac*•†	W. A. Russell.
St. Andrews*•†	F. H. Grimmer.
St. John*•†	ALEXANDER P. BARNHILL.
St. Stephen*•†	J. G. Stevens, Jr.
Sussex*•†	White, Allison & King.
Woodstock*•†	D. McLEOD VINCE.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEWFOUNDLAND.

Town and County.	Name.
Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Town and County.	Name.
Battleford*† Sas'k'h'n	See Prince Albert.
Calgary*† Alberta	J. A. BANGS.
Dawson City Alberta	C. N. Woodworth.
Edmonton*† Alberta Dist.	BECK & EMERY.
Ft. Qu'Appelle† Assinib'ia	See Regina.
Grenfell*† Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*† Alberta	C. I. P. Conybeare.
McLeod*† Alberta	Haultain & Mackenzie.
Medicine Hat*† Assinib'a	C. R. Mitchell.
Moose Jaw*† Assiniboia	William Grayson.
Moosomin*† Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*† Sas'h'n	James McKay.
Qu Appelle* Assiniboia	A. D. Dickson.
Qu Appelle Stn*† Assin'ia	A. D. Dickson.
Regina*† Assiniboia	HAMILTON & JONES.
So. Edmonton*● Alberta	A. C. Rutherford.
Wapella*† Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*† Assiniboia	Levi Thomson.
Yorkton*† Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Town and County.	Name.
Acadia Mines*† Colch'ter	See Truro.
Amherst*† Cumberland	TOWNSEND & ROGERS.
Annapolis*† Annapolis	Fred W. Harris.
Antigonish*† Antigonish	J. A. WALL.
Barrington*† Shelburne	See Shelburne.
Barrington Passage, Shelb.	See Shelburne.
Bear River*† Digby	Jones & Nichols.
Berwick*† Kings	See Kentville.
Bridgetown*† Annapolis	O. T. Daniels.
Bridgewater*† Lunenb'g	H. T. Ross.
Canning*† Kings	See Kentville.
Canso*† Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*† Halifax	See Halifax.
Digby*† Digby	T. C. Shreve.
Glace Bay† Cape Breton	Chisholm & Crowe.
Guysborough*† Guys'ro'	Joseph A. Fulton.
Halifax*† Halifax	ALFRED WHITMAN.
Kentville*† Kings	W. P. Shaffner.
Lawrencetown† Halifax	See Annapolis.
Liverpool*† Queens	John George Pyke.
Lockeport*† Shelburne	See Shelburne.
Londonderry*† Colchester	See Truro.
Lunenburg*† Lunenburg	Charles W. Lane.
Maitland*† Hants	See Truro.
Middleton*† Annapolis	W. G. Parsons.
New Glasgow*† Pictou	Fraser, Jennison & Graham.
North Sydney*† C. Breton	Murray & MacKenzie.
Oxford*† Cumberland	C. H. Onley.
Parrsboro*† Cumberland	H. W. McKenna.
Pictou*† Pictou	W. B. IVES.
Port Hawkesb'y*† Invern's	George O. Forsyth.
Port Hood*† Inverness	Samuel Macdonnell.
Shelburne*† Shelburne	John Hood.
Sherbrooke*† Guysboro	See Guysborough.
Shubenacadie*† Hants	A. Kirkpatrick.
Springhill*● Cumberland	A. W. Foster.
Stellarton*† Pictou	See Pictou.
St. Peter's*† Richmond	See Port Hawkesbury.
Sydney*† Cape Breton	WM. A. G. HILL.
Truro*† Colchester	Hugh MacKenzie.
Westville*† Pictou	See Pictou.
Weymouth*† Digby	J. A. Grierson.
Windsor*† Hants	E. J. MORSE.
Wolfville*† Kings	E. Sidney Crawley.
Yarmouth*† Yarmouth	E. H. ARMSTRONG.

ONTARIO.

Town and County.	Name.
Acton*† Halton	W. A. McLean.
Alisa Craig*† Middlesex	See St. Marys.
Alexandria*† Glengarry	A. L. Smith.
Alliston*† Simcoe	Fisher & Bell.
Almonte*† Lanark	Greig & Jamieson.
Alvinston*† Lambton	Hannah & Burnham.
Amherstburg*† Essex	F. A. Hough.
Arkona*† Lambton	See Watford.
Arnprior*† Renfrew	Dulmage & Burwash.
Arthur*† Wellington	M. M. McMartin.
Athens*† Leeds	W. A. Lewis.
Atwood*† Perth	See Listowel.
Aurora*† York	T. H. Lennox.
Avonmore*† Stormont	See Cornwall.
Aylmer*† Elgin	Miller & Backhouse.
Ayr*† Waterloo	See Galt.
Barrie*† Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*† Lincoln	See Hamilton.
Beaverton*† Ontario	T. Earnest Godson.
Beeton*† Simcoe	See Alliston.
Belleville*† Hastings	F. E. O'FLYNN.
Berlin*† Waterloo	A. Miller.
Blenheim*† Kent	R. L. Gosnell.
Blyth*† Huron	A. S. Dickson.
Bolton*† Peel	A. A. Miller.
Bothwell*† Kent	George L. Taylor.
Bowmanville*† Durham	J. Keith Galbraith.
Bracebridge*† Muskoka	Mahaffy & Ashworth.
Bradford*† Simcoe	Mark Scanlon.
Brampton*† Peel	R. H. Pringle.
Brantford*† Brant	BAIRD & HENDERSON.
Brigden*† Lambton	See Sarnia.
Brighton*† No'umberl'd	J. W. Gordon.
Brockville*† Leeds	WOOD & STEWART.
Brussels*† Huron	G. F. Blair.
Burford*† Brant	See Brantford.
Burks Falls*† Muskoka	Stephen T. Evans.
Burlington*† Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*† Haldimand	Colter & Goodman.
Chatham*† Kent	WILSON, KERR & PIKE.
Chatsworth*† Grey	See Owen Sound.
Chesley*† Bruce	H. O. Langley.
Chesterville*† Dundas	W. B. Lawson.
Chippawa*† Welland	See Welland.
Clarksburg*† Grey	See Thornburg.
Clifford*† Wellington	See Harriston.
Clinton*† Huron	W. Brydon.
Cobourg*† N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*† Simcoe	J. Brookoski.
Collingwood*† Simcoe	HY. ROBERTSON.
Comber*† Essex	See Essex.
Cookstown*† Simcoe	See Alliston.
Cornwall*† Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*† Simcoe	See Barrie.
Dashwood* Huron	R. H. Collins.
Delhi*† Norfolk	See Simcoe.
Deseronto*† Hastings	George E. Deroche.
Drayton*† Wellington	A. S. Lown.
Dresden*† Kent	J. W. Sharpe.
Drumbo*† Oxford	See Brantford.
Dundalk*† Grey	I. B. Lucas.
Dundas*† Wentworth	T. H. A. BEGUE.
Dunnville*† Haldimand	W. D. Swayze.
Durham*† Grey	J. P. Telford.
Dutton*† Elgin	C. St. Clair Leitch.
Eganville*† Renfrew	W. Lawson.
Elmira*† Waterloo	See Berlin.
Elmvale*† Simcoe	W. F. W. Lent.
Elora*† Wellington	Henry Wissler.
Embro*† Oxford	See Woodstock.
Erin*† Wellington	See Fergus.
Essex*† Essex	E. A. Wisner.
Exeter*† Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*† Wellington	N. M. Monro.
Flesherton* Grey	Lucas & Wright.
Florence*† Lambton	See Bothwell.
Fordwich*† Huron	See Blyth.
Forest*† Lambton	Wm. J. Porte.
Fort Frances Rainy Ri'er	See Rat Portage.
Fort William*† Algoma	W. A. MATHESON.
Galt*† Waterloo	E. J. BEAUMONT.
Gananoque*† Leeds	W. B. Carroll.
Georgetown*† Halton	G. S. Goodwillie.
Glencoe*† Middlesex	Stuart, Stuart & Ross.
Goderich*† Huron	PHILIP HOLT, Q. C.
Gore Bay* Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† Lincoln	See Hamilton.
Guelph*† Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*† Wentworth	CARSCALLEN & CAHILL.
Hanover*† Grey	See Durham.
Harriston*† Wellington	A. G. Campbell.
Harrow*† Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*† Prescott	O'BRIAN & HALL
Hensall*† Huron	H. J. D. Corkle.
Hespeler*† Waterloo	See Berlin.
Highgate*† Kent	See St. Thomas.
Huntsville*† Muskoka	O. M. Arnold.

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▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Ingersoll*† .....Oxford	HEGLER & HEGLER.
Inwood*†..... Lambton	See Sarnia.
Iroquois*†..... Dundas	A. E. Overell.
Jarvis*†.....Haldimand	C. E. Bourne.
Keewatin*†....R'ny R. D.	H. A. Langford.
Kemptville*†... Grenville	T. K. Allen.
Kincardine*†.....Bruce	W. C. Loscombe.
Kingston*†... Frontenac	SMYTHE & LYON.
Kingsville*† ..... Essex	W. A. Smith.
Lakefield*†... Peterboro	O. A. Langley.
Lanark*†.....Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*†.... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON.
Listowel*† ..... Perth	F. R. Blewett.
London*†..... Middlesex	CRONYN & BETTS.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*†.....Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson.
Madoc*†..... Hastings	Wm. Cross.
Markdale*†.....Grey	P. McCullough.
Markham*†..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*† .... Nipissing	D. A. Dunlap.
Meaford*† .....Grey	C. T. Sutherland.
Merlin*†..... Kent	See Blenheim.
Merrickville*†Greenville	A. E. Baker.
Midland*†.....Simcoe	John Rowe.
Mildmay*†.....Bruce	See Walkerton.
Millbrook*† .... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*†.....Perth	See Listowel.
Mitchell*†.....Perth	Dent & Thompson.
Morrisburg*†.... Dundas	J. P. Whitney.
Mount Forest*†. Well'ton	R. O. Kilgour.
Napanee*†.....Lennox	WILSON & WILSON.
Newcastle*†..... Durham	E. H. McLean.
New Hamburg*†. W't'rl'o	William Millar.
New Market*†..... York	T. J. Robertson.
Niagara Falls*†. Welland	F. W. HILL.
North Bay*†... Nipissing	BROWNING & SENKLER.
Norwich*†..... Oxford	T. Brown.
Norwood*†.....Peterboro	W. A. F. Campbell.
Oakville*†..... Halton	D. O. Cameron.
Oil Springs*†...Lambton	Isaac Greenizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*†..... Simcoe	S. S. Robinson.
Orono*†..... Durham	See Bowmanville.
Oshawa*†..... Ontario	C. A. JONES.
Ottawa*†..... Carleton	BISHOP & SMITH.
Otterville*†..... Oxford	See Woodstock.
Owen Sound*†.....Grey	Kilbourn & Kilbourn
Paisley*†..... Bruce	Hector C. Cowan.
Pakenham*†..... Lanark	See Perth.
Palmerston*†Wellington	Drew & Downs.
Paris*†.....Brant	Gordon J. Smith.
Parkdale*†.....York	John Douglas.
Parkhill*†..... Middlesex	E. Goodman.
Parry Sound*†McDoug'll	Pirie & Stone.
Pembroke*†....Renfrew	J. H. Burritt.
Penetanguishene*†Simc'e	A. B. Thompson.
Perth*†.....Lanark	Hall & Hall.
Peterboro*†....Peterboro	HALL & HAYES.
Petrolia*†.....Lambton	Moncruff & Gansby.
Pickering*†.....Ontario	Dow & McGilloray.
Picton*†.Prince Edward	G. O. Alcorn.
Pt.Arthur*† Th'rBayDis.	F. H. Keefer.
Port Colborne*† Welland	G. S. Macdonald.
Port Elgin*†.....Bruce	C. Dalrymple.
Port Hope*† ....Durham	H. A. WARD.
Port Perry*†† ....Ontario	H. L. Ebbels.
Port Rowan*†.... Norfolk	See Simcoe.
Prescott*†† ..... Grenville	F. J. French.
Preston*†† ..... Waterloo	C. R. Hanning.
RatPortage*†RainyR.Dis	Langford & Moran.
Renfrew*†.....Renfrew	Craig & Wilson.
Richmond Hill*†.... York	A. G. J. Lawrence.
Ridgetown*†† ..... Kent	W. E. Gundy.
Ripley*†† ..... Bruce	F. L. Pearson.
Rodney*†..... Elgin	H. Falconer Jell.
Sarnia*†† ..... Lambton	GURD & KITTERMASTER.
SaultSte.Marie*†† Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*†† ..... Huron	R. S. Hays.
Shelburne*†† .....Dufferin	G. M. Vance.
Simcoe*†† ..... Simcoe	Tisdale, Tisdale & Reid
Smith's Falls*†.. Lanark	Lavell & Farrell.
Southampton*†.....Bruce	See Port Elgin.
Springfield*†† .....Elgin	See Toronto.
Stayner*†† ..... Simcoe	Hood & Sullivan.
St. Catharines*†† .Lincoln	COLLIER & YALE.
St. George*†† ..... Brant	See Paris.
Stirling*†† ..... Hastings	See Belleville.
St. Marys*†† ..... Perth	E. W. Harding.
Stouffville*†† ..... York	C. RUSSELL FITCH.
Stratford*†† ..... Perth	IDINGTON & ROBERTSON.
Strathroy*†† ...Middlesex	J. Folinsbee.
St. Thomas*†† ..... Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*†† ..... Nipissing	J. Fowler
Sunderland*†† ....Ontario	T. W. Chapple.
Tara*†† .....Bruce	C. E. Start.
Tavistock*..... Oxford	Douglas, Alexander & McTavish.
Teeswater*†† .....Bruce	J. J. Stephens.
Thamesville*†† .....Kent	See Chatham.
Thedford*†† .... Lambton	See Sarnia.
Thessalon*†† .... Algoma	See Sault Ste. Marie.
Thornbury*†† .....Grey	Wilson & Dyre.
Thorold*†† ..... Welland	COLLIER & BURSON.
Tilbury*†† .....Kent	D. A. McDonald.
Tilsonburg*†† .....Oxford	J. CARRUTHERS.
Toronto*†† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A. J. Andrews.
Tottenham*†.....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*†† .....Hastings	C. W. Craig.
Unionville*†† .....York	See Toronto.
Uxbridge*†† .....Ontario	S. S. SHARPE.
Vankleek Hill*†Prescott	F. W. Thistlewaite.
Walkerton*†† .....Bruce	A. Collins.
Walkerville*†† .....Essex	C. H. Robinson.
Wallaceburg*†† .....Kent	Frazer & Jackson.
Waterford*†† ....Norfolk	W. B. Wilkinson.
Waterloo*†† .... Waterloo	William Reade.
Watford*†† .....Lambton	Alexander Saunders.
Welland*†† .....Welland	Raymond & Cohoe.
Westport*†† .....Leeds	See Brockville.
Wheatley*†† .....Kent	See Leamington.
Whitby*†† .....Ontario	G. Y. Smith.
Wiarton*†† .....Bruce	W. J. Ferguson.
Winchester*†† ....Dundas	GEORGE L. HART.
Windsor*†† .....Essex	CLEARY & SUTHERLAND.
Wingham*†† .... Huron	J. A. Morton.
Woodbridge*†† .....York	See Toronto.
Woodstock*†† ....Oxford	FINKLE & MULLEN.
Woodville*†† ....Victoria	See Lindsay.
Wyoming*†† ....Lambton	See Sarnia.
Yarker*†† .....Addington	See Napanee.
Zurich*†† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*†.....Prince	See Summerside.
Charlottetown*†† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*†† .... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*†† Beauh'ois	Thomas Brossoit.
Bedford*†† .... Missisquoi	H. Butler.
Berthier en Haut*Berth'r	V. Allard.
Buckingham*†† ...Ottawa	F. A. Beaudry.
Chambly*†† ..... Chambly	P. B. Benoit.
Chicoutimi*†† Chicoutimi	L. G. Belley.
Coaticook*†† ...Stanstead	G. H. St. Pierre.
Cookshire*†† .... Compton	L. E. Charbonnell.
Cowansville*†† Missisquoi	J. C. McCorkill.
Danville*†† ....Richmond	See Richmond.
Farnham*†† ... Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*†† ..... Shefford	See Cowansville.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*†† ..... Ottawa	C. B. MAJOR.
Huntingdon*†† .Hunt'don	A. E. Mitchell.
Iberville*†† .....Iberville	See St. Johns.
Joliette*†† .....Joliette	J. M. Tellier.
Knowlton*†† ..... Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq's Cartier	See Montreal.
Lachute*†† .... Argenteuil	G. E. Bampton.
L'Epiphanie*†† L'Ass'pt'n	J. E. Faribault.
Laprairie*†† .... Laprairie	See Montreal.
Laurentides*. L'Assomp'n	R. T. Beaudoin.
Levis*†† ..... Levis	Charles Darveau.
Longueuil*†† .....Ch'mbly	See Montreal.
Louiseville*†† Maskino'ge	A. L. Desaulniers.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Magog*▲† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*▲†.... Rouville	H. G. Paulin.
Mile End*▲†...Hochelaga	See Montreal.
Montmagny*▲†Montm'g'y	See Levis.
Montreal*▲†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Murray Bay*†. Charlevoix	See Fraserville.
Nicolet*▲† ..... Nicolet	See Three Rivers.
Ormstown*▲†Chateaugu'y	See Huntingdon.
Papineauville*▲†.. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*†.....Megantic	See Victoriaville.
Pt.St.Charles*▲† Hoch'aga	See Montreal.
Quebec*▲†.....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*†... Richmond	P. S. G. McKenzie.
Rimouski*▲† ...Rimouski	N. Bernier.
Riviere du Loup*▲†Tem'ta	See Fraserville.
Roberval*▲†...Chicoutimi	See Quebec.
Shawville*▲†.....Pontiac	See Ottawa.
Sherbrooke*▲† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*▲†.....Richelieu	Ethier & Lefebore.
Stanbridge*†E.Missisquoi	Z. V. Cornell.
Stanstead*▲† ...Stanstead	M. F. Hackett.
St. Cesaire*▲†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*▲† Champlain	See Quebec.
Ste. Marie*.....Quebec	See Three Rivers.
Ste.TheresedeBl'inv'le*▲† Terrebonne	See Montreal.
St. Francois*▲†DeLaBe'ce	See Montreal.
St. Francois-du-Lac▲† Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*▲†... Hochelaga	See Montreal.
St. Hyacinthe*▲†St. Hy'he	FONTAINE & FONTAINE.
St .Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*▲† Terrebonne	W. B. Nantel.
St. Johns*▲†.... St. Johns	Paradis & Paradis.
St.Johns Suburb*▲†Quebec	See Quebec.
St.Laurent*▲†Jacq'sCartier	See Montreal.
St. Remi*▲† .. Napierville	D. Monet.
St. Roch de Quebec*▲†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	See Quebec.
ThetfordMines*▲†Mega'lc	See Quebec.
Three Rivers*▲†St.Mau'ce	N. L. De Noncourt.
Valleyfield*▲†.Beauharn's	L. J. Papineau.
Victoriaville*▲† Athabaska	Crepeau & Crepeau.
Waterloo*▲†..... Shefford	Charles A. Nutting.
Westmount*†...Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

J. W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. BURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - $500,000.00
SURPLUS, - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

DIRECTORS

J. W. CABANISS, President.
W. R. ROGERS, of Geo. T. Rogers' Sons, Wholesale Grocers.
R. E. PARK, Capitalist.
H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
S. S. DUNLAP.
SAM MAYER, of Mayer & Watts.
N. B. CORBIN.
W. A. DOODY.
J. H. WILLIAMS.

New York Correspondents.—HANOVER NATIONAL BANK, MERCANTILE NATIONAL BANK.
Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $2,000,000.
Surplus, 500,000.

OFFICERS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BENJ. S. MAYER, Asst. Cashier.

BOARD OF DIRECTORS.

JOHN C. BLACK, President.
ALBERT J. EARLING, President Chi., Mil. & St. P. R. R.
ISAAC N. PERRY, Vice-President.
HENRY BOTSFORD, Packer.
JAMES H. DOLE, of J. H. Dole & Co., Commission.
WM. C. SEIPP, Capitalist.
J. OGDEN ARMOUR, of Armour & Co.
WM. G. HIBBARD, of Hibbard, Spencer, Bartlett & Co., Wholesale Hardware.
BERTHOLD LOEWENTHAL, Capitalist.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business
Tuesday, February 5, 1901.

RESOURCES.

Loans and Discounts	$19,392,728 17	
Other Stocks and Bonds,	810,025 20	$20,202,753 37
U. S. Bonds to secure Circulation		1,850,000 00
Overdrafts		32,744 74
Real Estate		38,894 28
Due from Banks and U. S. Treasurer	$7,013,868 84	
Cash	6,868,886 24	13,882,755 08
		$36,007,147 47

LIABILITIES.

Capital Stock Paid in	$ 2,000,000 00
Surplus Fund	500,000 00
Undivided Profits	281,623 33
Circulation	1,842,650 00
Deposits	31,382,874 14
	$36,007,147 47

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

TRAVELERS! ...SHIPPERS! YOU NEED IN YOUR BUSINESS THE RAND-McNALLY Railway Guide and Hand Book. AMERICAN RAILWAY GUIDE CO. 164-166 Adams St., Chicago.

Capital, $500,000.00
Surplus, 400,000.00

AMERICAN EXCHANGE BANK,

ST. LOUIS, MO.

WALKER HILL, President.
EPHRON CATLIN, Vice-Pres't.
L. A. BATTAILE, Cashier.
EMISON CHANSLOR, Ass't Cashier.

Kountze Brothers

BANKERS

BROADWAY AND CEDAR STREET, NEW YORK

ACCOUNTS OF BANKS AND BANKERS

Received upon the most favorable terms, and every convenience extended to correspondents for the proper and expeditious transaction of business.

An opportunity to fully state terms and facilities will be appreciated.

LETTERS OF CREDIT

Issued for the use of travelers available in all parts of the world, and SPECIAL FACILITIES and TERMS furnished to BANKS and BANKERS for transacting this business.

CORRESPONDENCE CORDIALLY INVITED
AND WILL RECEIVE
PROMPT ATTENTION AND REPLY.

First National Bank

MILWAUKEE, WIS.

Capital $1,000,000
Surplus and Profits . 700,000

FARMERS' AND MILLERS' BANK, 1853.
FIRST NATIONAL BANK, 1863.
FIRST NATIONAL BANK, REORGANIZED, 1882.

Transacts a General Banking and Foreign Exchange Business....

Collections Promptly Made and Remitted.
Correspondence Invited.

INVESTMENT BONDS

We offer carefully selected Municipal, Street Railway, Gas, and Water Bonds, netting from 4 to 6 per cent per annum. Descriptive list and full information furnished. Correspondence invited.

A. C. FROST & COMPANY, BANKERS,
108 La Salle Street, CHICAGO.

THE

American Trust AND Savings Bank,

CHICAGO.

Capital and Surplus, $ 1,250,000
Deposits, ... 13,000,000

ACCOUNTS OF BANKS AND BANKERS SOLICITED, AND CORRESPONDENCE RELATIVE TO THE ESTABLISHMENT OF ACCOUNTS INVITED.

E. A. POTTER, President.
G. B. SHAW and JOY MORTON, Vice-Presidents.
J. R. CHAPMAN, Cashier.
JOHN JAY ABBOTT, Assistant Cashier.
O. C. DECKER, Assistant Cashier.
FRANK H. JONES, Secretary.
W. P. KOPF, Assistant Secretary.

THE

Hanover National Bank,

9 and 11 NASSAU STREET,
NEW YORK CITY.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,000,000
DEPOSITS, . . 60,800,000

JAS. T. WOODWARD, President
JAS. M. DONALD Vice-President
WM. HALLS, Jr., Vice-President
WILLIAM LOGAN, Cashier
WM. I. LIGHTHIPE, Assistant Cashier
ELMER E. WHITTAKER, Assistant Cashier
HENRY R. CARSE, 2nd Assistant Cashier
ALEX D. CAMBELL, 2nd Assistant Cashier

OMAHA NATIONAL BANK...OMAHA, NEB.

UNITED STATES DEPOSITORY.

J. H. MILLARD, President.

CAPITAL ONE MILLION DOLLARS.

MASON, LEWIS & CO. BANKERS. CHICAGO, Jackson Blvd. and Broadway. BOSTON, 40 Broadway. MUNICIPAL RAILROAD CORPORATION BONDS Street Railway and Gas Companies. Choice Issues. CHICAGO APPLICATION.